



Annual Action Plan Program Year 2010

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**Submission Date - May 17, 2010
U.S. Department of Housing and Urban Development**

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Howard County DUNS # 102547127

Executive Summary

The Howard County Consolidated Plan, for federal fiscal years 2006-2010, is a five-year strategic plan that is required by the U.S. Department of Housing and Urban Development (HUD). The plan outlines the specific goals and objectives designed to meet the County's major housing and community needs.

Every year, the County adopts the Annual Action Plan, which describes the specific actions the county will take during the upcoming program year to implement the goals and objectives outlined in the Consolidated Plan. HUD prescribes the form and content of the Annual Action Plan. This is the County's fifth Annual Action Plan under the current Five Year Consolidated Plan.

Summary of Objectives and Outcomes

Below is a summary of the objectives and anticipated outcomes as outlined in the Consolidated Plan. These objectives and outcomes are derived from HUD's Outcome Performance Measurement System:

Affordable Housing – The *objective* is Providing Decent Affordable Housing and the anticipated *outcomes are Affordability and Availability/Accessibility*.

Homelessness – The *objective* is Creating Suitable Living Environment. The *outcome* is Availability/Accessibility.

Special Needs – The *objective* is Providing Decent Affordable Housing. The *outcome is* Affordability.

Planning and Administration (Affirmatively Furthering Fair Housing and Program Coordination) – Planning and administration does not require an objective and outcome.

Crisis Intervention Programs – The *objective* is Creating Suitable Living Environment and the anticipated *outcome* is Availability/Accessibility.

Infrastructure – The *objectives* are Creating Suitable Living Environment and Creating Economic Opportunities and the anticipated *outcomes* are Availability/Accessibility and Affordability.

Economic Development – The *objective* is Creating Economic Opportunities and the expected *outcomes* are Availability/Accessibility and Affordability.

Youth Programs – The *objective* is Creating Suitable Living Environment. It is anticipated that the *outcomes* will be Affordability and Availability/Accessibility.

Lead-based Paint Monitoring – The *objective is* Providing Decent Affordable Housing. The expected *outcome* is Affordability.

Anti-Displacement and Relocation Assistance Programs – The *objective* are Creating Suitable Living Environments and Providing Decent Affordable Housing. The anticipated *outcomes are* Availability/Accessibility and Affordability.

Anti-Crime Programs – The *outcome* is a Creating Suitable Living Environments and the anticipated *outcome* is Sustainability.

Evaluation of Past Performance

Over the past four years Howard County Housing^a (HCH or Housing) has taken strategic steps to meet the goals and objectives identified in its most recent Consolidated Plan. A combination of staffing enhancements within the department, increased community outreach, and the development of critical partnerships with non-profit providers have allowed HCH to move forward with several significant housing and community development initiatives. The *Howard County Consolidated Annual Performance Report (CAPER), for the period July 1, 2008 through June 30, 2009*, includes a detailed evaluation of projects relative to the projected goals. Please refer to that report for more detailed information.

During the previous year, Howard County Housing continued its efforts to address the need for affordable housing opportunities for low- and moderate-income households. As referenced in the current year Action Plan, a draft of the Affordable Housing Strategic Plan was developed, which identified specific strategies for bridging the County's acute affordability gap. Since July 1, 2009 HCH posts the following accomplishment highlights:

- Acquired Columbia Landing, a 300 multi-family rental unit community. It is currently 93% leased.
- Completed renovations to Colt's Crossing's 24 affordable rental housing units.
- Completed Parkview at Emerson, an 80 unit affordable for adults 62 or older, in partnership between the Housing Commission and Shelter Development. It is currently 100% leased.
- Completed Ellicott Gardens, a 106 affordable multi-family rental unit community. It is currently 100% leased.
- Acquired an adjacent parcel that will serve as additional temporary parking for Ellicott Garden's residents and will be slated for future development.
- Acquired Ellicott Terrace, an existing 60 rental unit community, to be incorporated in a future redevelopment of the Hilltop Master Plan.
- Generated plans for the future development of Jones Rd/Glens at Guilford II - Proposed 20 single family, affordable homeownership units. (Currently in pre-development stage)
- Generated plans to Develop Glens at Guilford into 10 single family affordable homeownership units. (Currently in the pre-development stage)

^a Combination of Howard County Housing and the Howard County Housing Commission, the County's Public Housing Authority.

Demand for job training and job readiness services continues to be addressed by a local Community Based Development Organization (CBDO) under the CDBG Special Economic Development category. The anticipated outcomes are designed to move individuals toward increased economic self-sufficiency and expanded opportunities for obtaining affordable homeownership or rental housing. As expected, the participation in such programs has increased rapidly due to individuals being impacted by the economic crisis. The demand for individuals looking for ways to re-skill or up-skill in hopes of regaining or securing employment remains high.

Requests for assistance across all types of services within the human and social service sector have increased as well. HCH continued to support the work of local agencies and non-profits by providing funding for a myriad of public service activities designed to assist the County's most vulnerable populations. Closely aligned with many of the public service activities are the projects and programs that are viewed as the core components of the County's Continuum of Care (CoC) delivery of services and housing for the homeless. The County's Department of Citizen Services acts as the human services arm of county government and is responsible for coordinating the CoC activities that address the needs of the homeless and those at risk of becoming homeless. Most human service providers have reported an overwhelming number of inquiries for assistance with basic needs such as food, utility and housing crisis assistance and have in some cases doubled when compared to the previous year.

This year, one Public Service Organization has changed its mission statement to the "Prevention of Homelessness", from their original mission of "helping the homeless". This organization now offers, through various local partnerships, individual empowerment and stability within their own homes and communities in an attempt to stop the slide to homelessness before the individuals become homeless.

Summary of Citizen Participation Process

The County holds several public hearings throughout the year to allow input from non-profit providers and the general public on the annual Action Plan process and Action Plan Amendments. Each year, HCH develops a schedule identifying dates, times and locations of hearings and meetings to ensure that citizens are afforded the opportunity to comment on community needs and the proposed activities contained in the Action Plan. The schedule for FFY 2010 is included in Appendix C. In addition to the public hearings and meetings, HCH publishes notices in local newspapers regarding the Action Plan Process and related Requests for Proposals (RFP) and distributes such notices to several non-profit and funding partners to be included in newsletters and posted to websites. Requests For Proposals, the Consolidated Annual Performance Report (CAPER) and the Annual Action Plan are posted to the Housing department's webpage located on the County's website. Public Notices and the aforementioned documents are also made available at Howard County libraries.

Summary of Consultation Process

HCH collaborates with human service providers such as the Community Action Council of Howard County, Grassroots Crisis Intervention Center, the Salvation Army and other county departments and public agencies such as the Department of Citizen Services, the Howard County Public Schools System and the Department of Social Services. The goals set forth in the

consolidated plan are established through shared data with local providers and they collaborate when creating planning and needs assessment documents. Public officials, public and private nonprofit agencies serving special needs populations, interagency collaborators, advocacy groups, advisory boards and other general consumers of services are all involved in the consultation process. Each year, HCH obtains quantitative, qualitative and anecdotal information from its project partners and subgrantees, to help determine priority needs and the strategies that can be used to best address the needs. Do to the similarity in populations being served, HCH works very closely with the Department of Citizen Services and other agencies represented on the Howard County Local Board on Homelessness (now a subcommittee of the Howard County Board to Promote Self-Sufficiency) to prevent duplication of effort and maximize the allocation and utilization of like resources.

Summary of Efforts to Broaden Public Participation

The Howard County Citizen Participation Plan has been revised and updated to include efforts to broaden public participation (e.g., accommodations for non-English speaking persons and vision-impaired persons). Under the County's current administration, an expanded effort has begun to improve HCH's web page in order to keep citizens better informed. New features are being added to allow citizens to pay bills on-line and submit requests electronically. The web-site will display up-to date news, current events and County contact information. In addition to recent technology upgrades, the following text has become standard in the Department's Public Notices and other forms of literature when applicable:

- Alternative formats of this Notice, such as Braille and, large print can be made available upon request.
- A sign language interpreter will be available upon request by contacting the Department of Citizen Services at (410) 313-6400 or (410) 313-6401 (TTY) a minimum of three (3) working days prior to the hearing.
- Efforts will be made to accommodate the disabled and non-English speaking citizens with three (3) days advance notice to Tiffany L. Smith, Special Assistant to the Director, at (410) 313-6491.

The text was provided in part by the Howard County Department of Citizen Services' Office of Disabilities Services.

Summary of Public Comments

Comments received during the planning process are included in Appendix C of this document.

I. Sources of Funds

A. Federal Resources (Entitlement Funds)

Each year the County solicits applications for funding under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME).

Projects must be consistent with the goals identified in the County's Consolidated Plan. The federal resources to implement these projects are a combination of CDBG and/or HOME funds and any program income received (PI) as a result of repayment from loans made with CDBG and HOME.

Program	Amount
Community Development Block Grant	\$1,262,568.00
CDBG Program Income Estimate	\$3,970.00
HOME ^b	\$542,894.00
HOME Program Income	0
Total Action Plan Budget	\$1,809,432.00

It is estimated that nearly one hundred percent of CDBG funds will be used for activities that benefit persons of low-and moderate-income. When an activity benefiting a limited clientele is implemented, at least 51% of those benefited will be low- or moderate-income persons. It continues to be the County's goal to serve 100% low- and moderate-income persons.

B. Additional Federal Resources

1. The County also receives funding under the HUD Housing Choice Voucher Program. In FFY2009 the County received \$8,230,956. The amount available for FFY2010 is \$8,974,822.
2. The County is anticipating the following Low-Income Housing Tax Credits (LIHTCs) transaction activity during the upcoming program year:

PROGRAM YEAR 2010 ANTICIPATED LOW-INCOME HOUSING TAX CREDITS (LIHTCs)			
PROJECT	LIHTCs	TOTAL PROJECT COST	STATUS
Monarch Mills (formerly known as Guilford Gardens) – 269 Rental Units	\$1,489,053 annual allocation	\$43,291,000	Demolition Underway

3. The County has been awarded and will utilize the following Economic Development Initiative – Special Projects (EDI-SP) funds during the upcoming program year:

PROGRAM YEAR 2010 Economic Development Initiative – Special Projects (EDI-SP)			
CONGRESSIONAL GRANT ALLOCATIONS			
PROJECT	AWARD AMOUNT	TOTAL PROJECT COST	STATUS
Monarch Mills (formerly known as Guilford Gardens) Morningside Park- (Community Rooms / Technology Upgrades)	FFY09 = \$380,000	\$43,291,000	Demolition Underway @ Monarch Mills
Morningside Park – Community Room & Health and Wellness Center	FFY2010 = \$487,000		EDI-SP Application in process

C. Additional Federal, State and Local Funds for the Continuum of Care Program

The Howard County Department of Citizen Services (DCS), coordinating agency for CoC planning, has direct oversight of the County's Continuum of Care. DCS works in conjunction with the Howard County Board to Promote Self-Sufficiency and its Committee to End Homelessness, to address issues related to emergency sheltering, transitional and permanent housing, crisis intervention and prevention of homelessness. Howard County Housing works to ensure that the activities of both county agencies are complementary and that there is not a duplication of effort. The following funding sources will support homelessness prevention, intervention and housing activities during FFY2010:

McKinney-Vento Competitive Grant Awards

Supportive Housing Program (SHP) (MD06-504)

- Permanent Housing For Homeless Persons with Disabilities - **\$423,182.00**
- Transitional Housing For Homeless Families - **\$70,504.00**

McKinney-Vento Non-Competitive Grant Awards

Shelter Plus Care (S + C) – Howard County Mental Health Authority

- Permanent Housing for Homeless Persons - **\$158,016.00**

Other Federal

Neighborhood Stabilization Program (NSP) – Pass through from State Neighborhood Conservation Initiative (NCI)-(\$750,000 for 4 years)

Funds will be used to carry out the following activities:

- Property Acquisition
- Property Rehabilitation

Emergency Food and Shelter National Board Program (Phase 28) - \$50,748.00

- Mass Shelter Operation
- Mortgage/Rent/Utility Subsidy
- Meals Served

The Emergency Food Assistance Program (TEFAP) - \$3,000.00 (\$9,000 for 3 year period)

- Food Assistance

Homelessness Prevention and Rapid Re-Housing Program (HPRP) – \$126,949 (253,898 for 2 year period)

- Financial assistance to prevent homelessness
- Rapid re-housing of those who have become homeless
- Intensive case management to provide housing stability

State of Maryland

Maryland Department of Housing and Community Development (DHCD)

Emergency Shelter Grant Non-Entitlement (ESG) - \$13,721.00

- Mass Shelter Operations
- Eviction Prevention

Community Legacy Grant (CL) - \$100,000

- Public Facility Construction and Rehabilitation
Within the U.S. Route 1 Corridor

Maryland Department of Human Resources (DHR)

Emergency and Transitional Housing/Homelessness Prevention Program (ETHS/HPP) \$31,601.00 (\$94,803.00 for 3 year period)

- Mass Shelter
- Eviction Prevention/One Month's Rent

Rental Assistance Program (RAP) - \$9,795

- Rental Subsidy (amounts based on family size)

Local

Community Service Partnerships (CSP) – County General Fund

(The amounts shown are pending final approval by the Howard County Council)

- Grassroots - **\$1,285,057** – Emergency Shelter & Crisis Services
- Congregations Concerned for the Homeless - **\$163,000**
- Community Action Council - **\$655,230**
- Domestic Violence Center - **\$461,027**

Family Stabilization Program – Department of Citizen Services Operating - \$250,000

- Permanent Housing & Case Management For Homeless Families
- Housing and Utility Assistance For Persons with Disabilities and Seniors
- Crisis Services for at-risk populations

D. Plan for Leveraging Private and Non-Federal Funds

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental opportunities as well as homeownership options for low- and moderate-income households.

The Housing Commission is utilizing a combination of State-issued tax-exempt bonds, Partnership Rental Housing Program funds, LIHTC tax credits, County loan funds, and Housing Commission equity to finance acquisitions and/or redevelopment that assists the low to moderate income citizens of Howard County.

HCH will continue to utilize revenue from Transfer Tax and Bond Financing when appropriate and available. State funds from the Maryland Department of Housing and Community Development and the Maryland Department of the Environment (MDE) will be used as integral parts of proposed funding strategies in connection with upcoming redevelopment efforts such as Monarch Mills, Ellicott Terrace and Hilltop. In addition, the U.S. Route 1 corridor will continue to be redeveloped with the state's Community Legacy funding.

A proposed budget of \$1,753,031 for the County's Housing Initiative Loan Fund and \$4,000,000 in capital funding for housing programs has been submitted for County fiscal year 2011.

The County does not anticipate having any CDBG float-funded activities. The County receives ESG and HOPWA funding through the State of Maryland.

II. Summary of Specific Annual Objectives (Table 3A)

Summary of Specific Annual Objectives (FFY2010)

Goal 1. Expand Efforts to preserve and retain existing housing stock				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist homeowners in maintaining and improving properties while allowing them to remain affordable	CDBG	Decent Affordable Housing	Affordability	Rehabilitate 4 housing units under the Single Family Housing Rehabilitation Program .
Preserve and produce affordable housing	CDBG	Preserve/Produce affordable housing	Affordability	Utilize Revolving Loan/Trust Fund to save and or build affordable housing units

Goal 2. Increase Affordable Housing through Home Ownership Assistance				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist first time homebuyers with settlement/down payment costs	HOME DHCD (MD)	Decent Affordable Housing	Affordability	Funds from prior year ADDI allocations will be used to assist an estimated 5 families under the Settlement Down Payment Loan Program and the HOME Homeownership Assistance Program
Development of affordable housing	CDBG HOME LIHTC Loans Community Legacy	Decent affordable housing	Affordability	An estimated 4 units of affordable housing under the Community Housing Assistance Initiative Program and the HOME Housing Initiative Loan Program

Summary of Specific Annual Objectives (FFY2010)

Goal 3. Expand the supply of affordable rental housing				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Development of affordable rental units	LIHTC Loans Tax Exempt Bonds State Partnerships Rental Housing Fund	Decent affordable housing and Suitable Living Environment	Affordability and Sustainability	1. Developing Jones Rd/Glens at Guilford II into 20 single family affordable for-sale units. (Currently in pre-development stage) 2. Developing Glens at Guilford into 10 single family affordable for-sale units. (Currently in the pre-development stage) 3. Development of Monarch Mills – 269 multi-family units
Support the construction or rehabilitation of affordable housing projects by providing initial operating deficit reserve funds.	HOME	Decent affordable housing	Affordability and availability/accessibility	Assist eligible projects within Howard County.

Goal 4. Support the County's existing public and assisted housing programs to provide rental assistance and support services				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Continue to support the Commissions operation of Housing Choice Voucher (Section 8) & other rental assistance programs	HCV RAP	Decent affordable housing	Affordability and availability/accessibility	The Commission currently has 715 vouchers and is currently 100% leased up.

Summary of Specific Annual Objectives (FFY2010) (Table 3A)

Goal 5. Support the enhancement and development of crisis intervention programs to assist the working poor and others in need				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Actively participate in and support the efforts of the newly created Board To Promote Self-Sufficiency		Suitable Living Environment	Availability/Accessibility	Attend 7 regular meetings of the Board.
Goal 6. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter & aid in assisting the homeless to move to toward self-sufficiency and permanent housing				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care	<u>Federal</u> CDBG, HOME, ESG, EFSP, VOCA, SHP <u>State of MD</u> ETHS, MVOC, MAHT, MEAP <u>Local & Other</u> Horizon Foundation, State Bond Bill, Columbia Foundation, United Way of Central Maryland	Suitable Living Environment	Availability/accessibility	Through various programs offered by local human service providers, an estimated 750 individuals and families will be served.
The provision of case management, support services and housing stabilization services for homeless individuals and families and those meeting HUD's definition of Chronically Homeless	CDBG Supportive Housing Program Family Stabilization Program	Suitable living environment and decent affordable housing	Availability/accessibility	It is anticipated that 20 individuals and families will be assisted through Howard County's Supportive Housing Program and Family Stabilization Program.

Summary of Specific Annual Objectives (FFY2010) (Table 3A)

Goal 7. Implement the County's Anti-displacement and Relocation Assistance Policy				
Strategy	Source of Funds	Objective	Outcome	<i>Estimated Outputs</i>
Provide involuntarily displaced persons with assistance to relocate consistent with the County's policy.	CDBG	Decent Affordable Housing	Affordability	All funds from prior years have been exhausted or reprogrammed.

Goal 8. Affordable Housing for the Special Needs Population and Support Services				
Strategy	Source of Funds	Objective	Outcome	<i>Estimated Outputs</i>
Provide funding for housing repair and modifications for the elderly and individuals with disabilities.	CDBG Howard County Columbia Assoc. Title III B	Decent Affordable Housing	Affordability	13 units will be modified or rehabilitated for the elderly and disabled and an additional 50 home visits and assessments will be conducted through the Home Repair and Modification Program administered by the Howard County Office on Aging.
Provide one-time assistance to elderly and disabled individuals experiencing a health crisis	CDBG	Suitable living environment	Availability/accessibility	An estimated 178 persons will benefit from the Personal Care Assistance and Related Services Program administered by the Howard County Office on Aging.
Assist with repair/modifications of group homes	CDBG HOME /CHDO	Decent Affordable Housing	Availability/Accessibility	2 single family units unit will be rehabilitated.

Summary of Specific Annual Objectives (FFY2010) (Table 3A)

Goal 11. Expansion of Transportation Services				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist income eligible individuals, including those with disabilities and senior citizens by providing tickets/vouchers for the Howard Transit fixed bus route system to be used for employment related transportation		Economic opportunities and suitable living environment	Availability/accessibility, and affordability	<p>This project was not funded in FFY2009. Funding from prior years has been re-programmed.</p> <p>There is no anticipated output for this goal in FFY10.</p>

Goal 12. Revitalization of the Route 40 Corridor and continued revitalization of the Route One Corridor				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
See Community Housing Assistance Initiative, TBRA and Relocation Assistance	CDBG HOME	Decent affordable housing and Suitable Living Environment	Availability/accessibility and affordability	See Goals 3, 4 and 7 above

Goal 13. Create new jobs through low interest financing to business				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Provide low interest business loans to new or expanding business that will create jobs for income eligible persons	Program Income	Creating Economic opportunities	Affordability	CDBG funding of the JREF program has been discontinued. During FFY2010, program income will be used to fund new projects.

Summary of Specific Annual Objectives (FFY2010) (Table 3A)

Goal 14. Provide for job training and micro enterprise development				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Provide funding for CBDO's to carry out special Economic Development Activities, offering job training, career/life coaching, job placement and mentoring to increase the wage earning capacity of low- and moderate-income individuals	CDBG	Creating Economic Opportunities	Availability/accessibility and affordability	262 individuals are expected to benefit from the following programs offered by Howard Community College Educational Foundation: Child Care Training RENEW Program Empowerment Program/ Job Development Program for Immigrants

Goal 15. Affordable Child Care				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Continue to support affordable child care programs to allow for training/education opportunities thus increasing economic advancement for low-/moderate-income individuals	CDBG	Creating Economic opportunities	Affordability	36 children are expected to benefit from the HCC Educational Foundation - Child Care Tuition Assistance Program

Summary of Specific Annual Objectives (FFY2010) (Table 3A)

Goal 16. Opportunities for children and youth that increase healthy behaviors and improve academic success				
Strategy	Source of Funds	Objective	Outcome	<i>Estimated Outputs</i>
Make a variety of programs available for children and youth including affordable after school, academic and recreation activities	CDBG	Suitable Living Environment	Affordability	40-50 youths are expected to participate in the Roger Carter / Hilltop After School Program coordinated by the Howard County Department of Recreation and Parks.

Goal 17 Life skills and parenting programs				
Strategy	Source of Funds	Objective	Outcome	<i>Estimated Outputs</i>
Support life skills and parenting training programs and services to aid families in balancing home and work life	CDBG	Suitable Living Environment	Affordability	No programs were funded in FFY 2009. Funded in previous years.(See Goal 6)

Goal 18. Reduce lead based paint hazards				
Strategy	Source of Funds	Objective	Outcome	<i>Estimated Outputs</i>
Identify and abate lead paint hazards in single and multifamily residential properties being rehabilitated and in mortgage programs sponsored by the County	CDBG HOME	Decent Housing	Affordability	This project was not funded in FFY 2009. Remaining funds from previous years will be used to test for lead based paint in FFY2010. An estimated 5 housing units will be evaluated.

Summary of Specific Annual Objectives (FFY2010) (Table 3A)

Goal 18. Continued support of anti-crime efforts				
Strategy	Source of Funds	Objective	Outcome	<i>Estimated Outputs</i>
Support the Police Department in its anti-crime efforts throughout communities in the County, particularly in the C-Safe Communities	CDBG	Suitable Living Environment	Sustainability	See Goal 16.

Note: Goals 9 & 10 are not reported in this chart as they are administrative and planning activities. They are, however, noted in the narrative portion of this section.

III. Activity Descriptions of Proposed Projects and Outcome Measures

This Action Plan is the fifth annual plan under the County's third Five-Year Consolidated Plan. The Plan includes priority needs identified in the *CAC Community Needs Assessment*, as well as needs identified in the *Human Services Master Plan*. This is the fourth year in which HUD's Outcome Performance Measurement System (OPMS) has been incorporated. Objectives and outcomes are shown for each project in the Action Plan. OPMS data will be entered into the HUD Integrated Disbursement and Information System (IDIS) at the "activity" level. Outcome indicators will also be included with each project. The County's quarterly report form has been revised to reflect HUD's OPMS. The "Table 3C" format is used to provide a listing of projects and descriptions, funding and other information required by IDIS. The following areas address Priority needs: Youth Programs, Affirmatively Furthering Fair Housing, Housing Programs, Economic Development, Homeless Programs and Special Needs.

Assisting low-/moderate-income persons to move toward self-sufficiency and programs that address special needs populations continue to be the areas of emphasis within the Consolidated Plan goals. The following areas reflect the goals and objectives of the third Consolidated Plan:

- Programs for youth
- Programs that affirmatively further fair housing
- Programs that provide for transitional housing for the homeless families
- Programs that provide job training and job advancement
- Programs that address the special needs populations by providing for personal assistance, home repair for seniors and the disabled, services to assist homeless individuals and families achieve self-sufficiency
- Programs that help provide affordable childcare
- Programs that assist first time homebuyers
- Programs to assist persons who are involuntarily displaced or relocated

The FFY2010 Action Plan programs and projects are summarized below. Each program or project is identified by the most appropriate goal from the Strategies and Objectives section of the Consolidated Plan. The goals are listed numerically and the projects are given below each goal.

Goals

1. EXPAND EFFORTS TO PRESERVE AND RETAIN EXISTING HOUSING STOCK

- **Community Housing Assistance Initiative** - This project addresses Goals 1, 3, 4, 7, and 9 of the Consolidated Plan. The *objective* of this project is to provide *decent affordable housing*. Funding will be used to acquire property and for related eligible activities by community based non-profits, or the County may use the funds for housing elderly, disabled or low- to moderate-income persons. Activities under this project may also include, but are not limited to, providing emergency and transitional housing, as well as meeting other temporary needs to avoid homelessness, including relocation costs and studies and other eligible costs to assist in the development or retention of housing serving low-/moderate-income persons. Additionally, planning and research for housing and community development needs, other property acquisitions and related eligible activities can be made to address the housing and community development needs identified in the Consolidated Plan. See Goal #7 for details on other activities included under the Community Housing Assistance Initiative Project. The expected *outcomes* may include *availability/accessibility and affordability*. The *outcome indicator* is the number of affordable housing units to be created.
- **Housing Rehabilitation Program** – This program addresses Goal 2 of the Consolidated Plan. The program is funded with CDBG funds. The *objective* of this program is to provide *decent affordable housing*. Funding will be used to provide below market rate loans, including deferred loans, to homeowners to repair their homes and to meet their covenants and County code obligations. The expected *outcomes* may include *availability/accessibility and affordability*. The *outcome indicator* will be the number of houses rehabilitated.
- **Housing Rehabilitation Management** – This project will utilize CDBG funding to cover costs associated with management and coordination of the various housing rehabilitation programs within the County serving low- and moderate-income households.
- **Home Rehabilitation Repairs Program** – This project addresses Goal 1 of the Consolidated Plan. The *objective* is to provide *decent affordable housing* for the elderly and the disability within the County. The program's primary goal is to prevent premature institutionalization of individuals by providing modifications for homes owned by the elderly and the disabled or repairing emergency housing situations such as leaking roofs, sagging floors or the lack of heat or water for this vulnerable population. The anticipated *outcome* is *affordability*. The *outcome indicator* will be the number of housing rehabilitated.
- **HOME Housing Initiative Loan Program** – This project addresses Goals 2, 3, 4 and 7 of the Consolidated Plan. *Objectives* of the type of activities undertaken by this project are to create *suitable living environments* and to provide *decent affordable housing*. Costs associated with this project may include, but are not limited to, land acquisition and development costs of

parcels to be used for affordable housing and the construction of affordable housing, either for purchase or rental, for income eligible persons. Funds can also be used for other property acquisition and related eligible activities, operating fund guarantees, deferred or long-term rental housing loan activities, and assisting low-income special needs populations with housing needs.

In an effort to increase and maintain the limited affordable housing stock, HOME dollars will assist in the creation of rental units by subsidizing affordable new rental projects in the County, as well as the rehabilitation of rental units.

This program will continue to assist primarily non-profits that own and/or sponsor group homes by providing low interest loans for rehabilitation and modifications to meet the accessibility requirements of the Fair Housing Act. Rehabilitation of bathrooms, kitchen and other common living areas, integrating grab bars, railings and other necessary accessibility modifications, will be performed to offer better mobility and safety to the residents.

*Due to the variety of activities that can be carried-out under this project, there are diverse multiple **outcomes**: **availability, accessibility, affordability and sustainability**.*

2. INCREASE AFFORDABLE HOUSING THROUGH HOME OWNERSHIP ASSISTANCE

Objective: Providing Decent Affordable Housing

- **Settlement Down Payment Loan Program (SDLP)** – This project was funded in prior years of the current Consolidated Plan, but will not be funded in FY2010. Families continue to be assisted through County funds. This project addresses Goals 1, 2 and 6. The *objective* of this program is to provide *decent affordable housing*. This project is funded under FFY2006 and FFY2007 but is included here to account for program amendments and program income. This program represents an on-going effort to assist first time homebuyers in the County. The anticipated *outcomes* may include *availability/accessibility and affordability*. The anticipated *outcome indicator* will be the number of households assisted.
- **HOME Housing Initiative Loan Program** – This program addresses Goals 1, 2 and 3 of the Consolidated Plan. The *objective* of this project is to create *decent affordable housing*. This project provides for a variety of options to assist the County in achieving increased affordable housing opportunities for residents. Funds will be used to finance the Guilford Gardens Project at settlement and for redevelopment. Other property acquisitions may be made to address the housing needs in the Consolidated Plan. It is expected that **outcomes** such as: *availability, accessibility and affordability* will result from this project.

3. EXPAND THE SUPPLY OF AFFORDABLE RENTAL HOUSING.

Objective: Provide Decent Affordable Housing

- See Community Housing Assistance Initiative
- See HOME Housing Initiative Program

Outcome: Affordability and Availability/Accessibility

Outcome Indicator: The number of households assisted

4. SUPPORT THE COUNTY’S EXISTING PUBLIC AND ASSISTED HOUSING PROGRAMS TO PROVIDE RENTAL ASSISTANCE AND SUPPORT SERVICES.

- See HOME Housing Initiative Loan Program

5. SUPPORT THE ENHANCEMENT AND DEVELOPMENT OF CRISIS INTERVENTION PROGRAMS TO ASSIST THE WORKING POOR AND OTHERS IN NEED.

Objective: Creating Suitable Living Environments

- See Support Services to Homeless Residents
- See programs under Homeless Continuum of Care

Outcome: Availability/Accessibility

Outcome Indicator: Number of low-/moderate-income persons assisted

6. HOMELESS CONTINUUM OF CARE

- **Support Services to Homeless Residents** – This project addresses Goal 6 of the Consolidated Plan. A *suitable living environment* and *decent affordable housing* are the *objectives* of this program. The program serves the homeless through a variety of activities by assisting residents who are homeless or who are in crisis
- **Chronic Support Homeless Programs** – This project addresses Goal 6 of the Consolidated Plan. The *objective* of this activity is to create a *suitable living environment*. It supports the provision of case management services and family stabilization services for individuals and families with disabilities and who are homeless. Assistance is provided to help persons to move to permanent housing. The anticipated *outcomes* may include: *availability/accessibility and affordability*. The expected *outcome indicator* will be the number of low-/moderate-income persons served.
- **Homelessness Prevention and Rapid Re-Housing Program (HPRP)** – This project addresses Goal 6 of the Consolidated Plan. The *objective* of

the program is to prevent homelessness by providing financial assistance, re-house the homeless and providing case management for housing stability. The goal is to help families achieve or maintain housing stability and reach self-sufficiency with the support of short-term rental assistance and other support services made available by other local human services agencies. Howard County Housing will use the HPRP funds to increase the number of families assisted by the RAP program. The anticipated *outcomes* may include: *availability/accessibility and affordability*. The expected *outcome indicator* will be the number of low-/moderate-income persons served and their ability to become self-sufficient.

7. **IMPLEMENT THE COUNTY'S ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE POLICY.**

- **Relocation Assistance for Displaced Persons** – This project was funded in FY2006 and has not been funded since that time. Families may be assisted from funds remaining from previous program years. The program *objective* is to create *decent affordable housing*. The program has assisted families displaced due to the closing of mobile home parks. Anticipated *outcomes* include *availability/accessibility and affordability*. It is anticipated that the *outcome indicator* will be the number of low-/moderate-income persons served.

8. **AFFORDABLE HOUSING FOR THE SPECIAL NEEDS POPULATION AND SUPPORT SERVICES.**

- **Home Rehabilitation Repairs** – This project addresses Goals 1 and 8 of the Consolidated Plan. The *objective* of this program is to provide *decent affordable housing*. This project has been very successful in assisting seniors to age in place and to provide the disabled population the ability to remain independent by remaining in their homes. Activities under the project include emergency repairs and modifications to homes to improve safety and accessibility for low- and moderate-income individuals with disabilities and seniors. The eligible population is assisted when other funding sources are not available. The anticipated *outcomes* are *affordability* and *availability and accessibility*. The anticipated *outcome indicator* will be the number of houses repaired.
- **Personal Care Assistance and Related Services** – This project addresses Goals 6 and 8 of the Consolidated Plan. This program's *objective* is to create a *suitable living environment*. This program provides short-term assistance to elderly and disabled individuals experiencing a health crisis. Small grants are provided for a period not to exceed three months to provide a variety of services including but not limited to, personal care to individuals recovering from surgery; chore assistance to individuals

unable to independently manage their households; assistance with dental and medical care; short term respite for caregivers; and assistive devices for the disabled. The anticipated *outcome* is *availability/accessibility*. The anticipated *outcome indicator* will be the number of low-/moderate-income persons served.

- See HOME Housing Initiative Program

9. **AFFIRMATIVELY FURTHERING FAIR HOUSING**

- **Fair Housing Activities** – This project addresses Goal 9 of the Consolidated Plan. It is a planning and administrative activity. **Regional Fair Housing Outreach** – This program addresses Goal 8 in the Consolidated Plan. This is a fair housing planning and administrative activity. The County continues to work with other jurisdictions in the Baltimore region (known as the Baltimore Regional Fair Housing Group). The Group is currently working together to conduct a new regional Analysis to Impediments to Fair Housing.

10. **PROVIDE COORDINATION AND MONITORING OF THE CONSOLIDATED PLAN PROCESS**

- **CDBG Administration** – Funds are allocated to manage the day-to-day operation and oversight of the CDBG Program.
- **HOME Administration** - Funds are allocated to manage the day-to-day operation and oversight of the and HOME program including CHDO activities.

11. **REVITALIZATION OF THE ROUTE ONE CORRIDOR**

- See Community Housing Assistance Initiative
- See Relocation Assistance from prior years

12. **CREATE NEW JOBS THROUGH LOW INTEREST FINANCING TO BUSINESS**

CDBG funding for the JREF Program has been discontinued. No replacement project has been selected.

13. **PROVIDE FOR JOB TRAINING AND MICRO ENTERPRISE DEVELOPMENT**

- **Community Outreach Empowerment Project** - This project addresses Goal 14 of the Consolidated Plan. The *objective* of this program is to *create economic opportunities*. The program provides job training, career/life

coaching and computer training services to low-/moderate-income individuals with multiple barriers to employment who are in entry-level positions seeking advancement and higher wages, individuals re-entering the workforce, as well as individuals who are finding it difficult to keep a job. **Outcomes** are expected to include *availability/accessibility* and may also include *affordability*. It is anticipated that the **outcome indicator** will be the number of low-/moderate-income persons served.

- **RENEW** - This project addresses Goal 14 of the Consolidated Plan. The **objective** of this program is *creating economic opportunities*. It is a professional-level, career-ladder, pre-nursing program that allows income eligible persons to earn more than double their current salary in approximately four years. The program makes education affordable to low-/moderate-income residents by providing tuition, fees and books for pre-requisite nursing courses. Upon completion of the second phase, the candidates will become LPNs. Some students continue to the RN level. The anticipated **outcomes** include *availability/accessibility* and *affordability*. The anticipated **outcome indicator** will be the number of low-/moderate-income persons served.
- **Child Care Senior Staff & Group Leader Program** - This project addresses Goal 14 of the Consolidated Plan. The **objective** of the program is creating *economic opportunities*. This program offers credit, non-credit and on-line course training options to meet the needs of low-/moderate-income child care senior staff and group leaders who are interested in career advancement and increased economic self-sufficiency. Career-changers interested in becoming childcare employees also participate in the program. The anticipated **outcome** is *affordability*. The anticipated **outcome indicator** will be the number of low-/moderate-income persons served.
- **Job Skills Development** – This program will meet the **objective** of *creating economic opportunities* and addresses Goal #14 under the Consolidated Plan. The program will help to alleviate barriers to employment and will assist individuals with finding, advancing in and/or retaining a job. Through career/life coaching and job training, the program will teach participants how to navigate the employment system; transfer skills and foreign credentials; conduct a successful job search; effectively communicate with potential employers; and build community supportive networks to help retain employment. In addition, the program will work with area employers to help them meet their high demand for entry level and semi-skilled workers. **Outcomes** may include *availability/accessibility* and *affordability*. The anticipated **outcome indicator** will be the number of low-/moderate-income persons served.

14. AFFORDABLE CHILD CARE

- **Child Care Tuition Reimbursement** – Priority enrollment and tuition

subsidies at Howard Community College's Children's Learning Center will be offered to low- and moderate-income credit and non-credit HCC students. The project is anticipated to accomplish the *objective* of ***creating economic opportunities***. These students are in need of consistent, high quality and affordable child care so that they can enroll at the college either full-time or part-time to complete a degree or certification program. This will assist them to potentially earn higher wages and increase opportunities for self-sufficiency. The expected *outcome* is ***affordability***. The anticipated *outcome indicator* will be the number of low-/moderate-income persons served.

15. AFFORDABLE RECREATION AND ACADEMIC PROGRAMS FOR YOUTH

- **Roger Carter / Hilltop After-School Program** – The program provides low- and moderate-income children with a safe, structured environment in which they receive academic assistance with homework assignments, technology training a cultural exposure component and help with nutritional food preparation. The *objective* is to provide a ***suitable living environment*** for this at risk group. The Goal is to facilitate the academic, technological, cultural and social components into an effective program designed to develop global learners in a changed oriented society. The anticipated *outcome* includes ***affordability and sustainability***. The anticipated *outcome indicator* will be the number of low-/moderate-income persons served.

16. REDUCE LEAD BASED PAINT HAZARDS

- **Lead-based Paint Hazard Evaluation and Reduction** - This project will not be funded in FFY10. Remaining funds from previous years will be used to assist additional families. This project addresses Goals, 1, 4, 7 and 18 of the Consolidated Plan. This project provides funding to conduct visual assessments, evaluations and training to address Lead Based Paint Regulations. The *objective* is to provide a ***suitable living environment*** and ***decent affordable housing***. The program will also conduct lead-based paint evaluation for housing units under the Housing Rehabilitation Loan Program. The anticipated *outcomes* are ***availability/accessibility*** and ***affordability*** and. The expected *outcome* is ***affordability***. The anticipated *outcome Indicator* will be the number of housing units inspected.

17. SUPPORT ANTI-CRIME EFFORTS.

Objective: Create Suitable Living Environments

- **See Roger Carter / Hilltop After-School Program**

Outcome: Sustainability

IV. Geographic Distribution

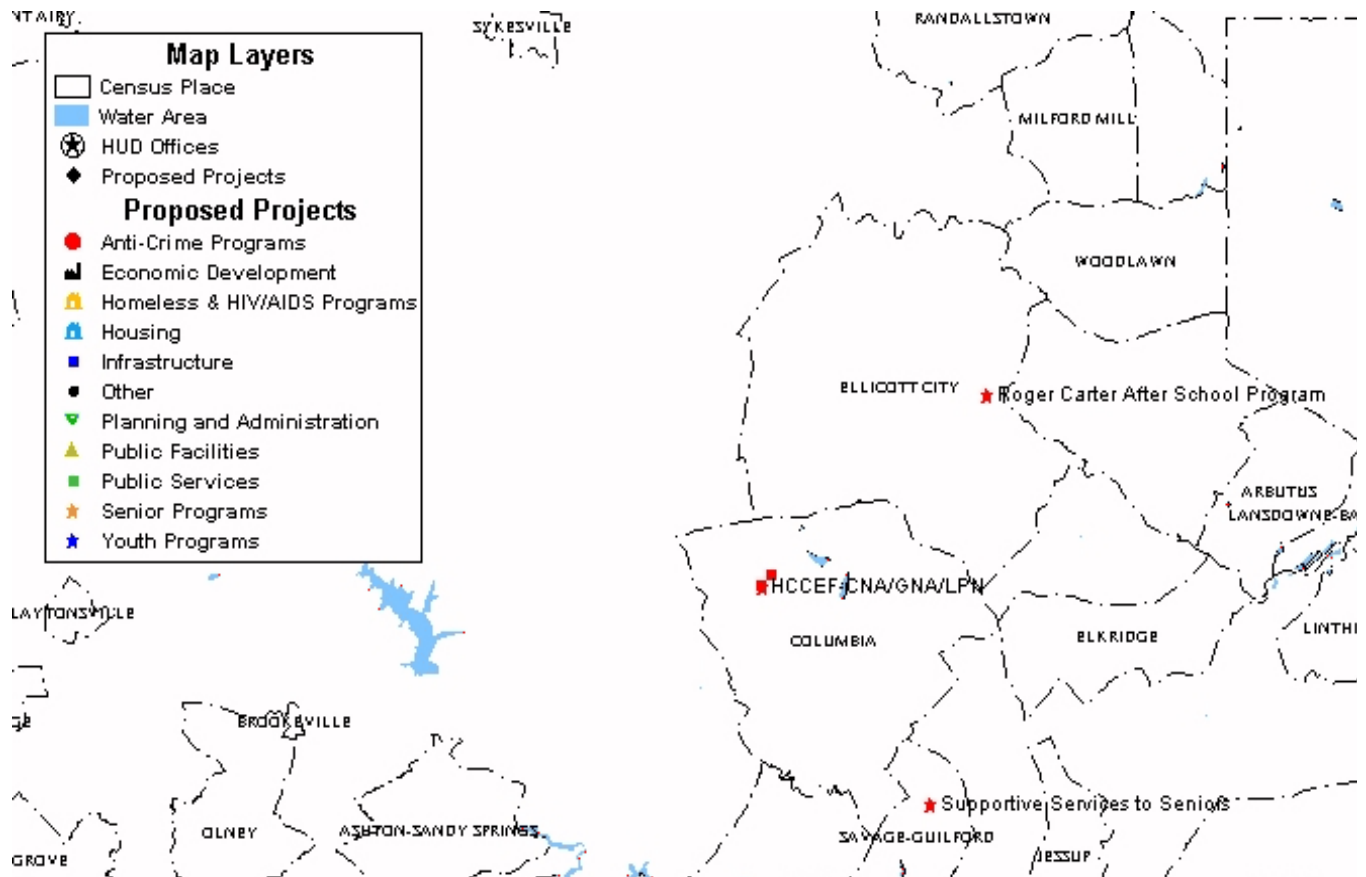
For detailed information on the 2000 Census Race Characteristics go to the Department of Planning and Zoning link on the County web page at www.howardcountymd.gov and click on Research Report - Issues 3 and 12. It is important to note that Howard County continues to allocate its investment in CDBG funds on a very broad countywide basis and does not plan to dedicate substantial resources to specific targeted areas. Of the thirty (28) projects included in this Action Plan, the target area is community-wide for all but one project. Sub-recipients implementing the various projects report demographic information on quarterly reports and this is entered into the IDIS database. The information is then reported in the annual Consolidated Annual Performance Report (CAPER), which provides the general public as well as HUD representatives the opportunity to review the race and ethnicity as well as the income levels of all persons being served by the CDBG and HOME program. The programs have been designed and are being implemented to serve low- and moderate-income persons on a countywide basis. We have been able to provide equal opportunity for low- and moderate-income persons interested in participating in the programs.

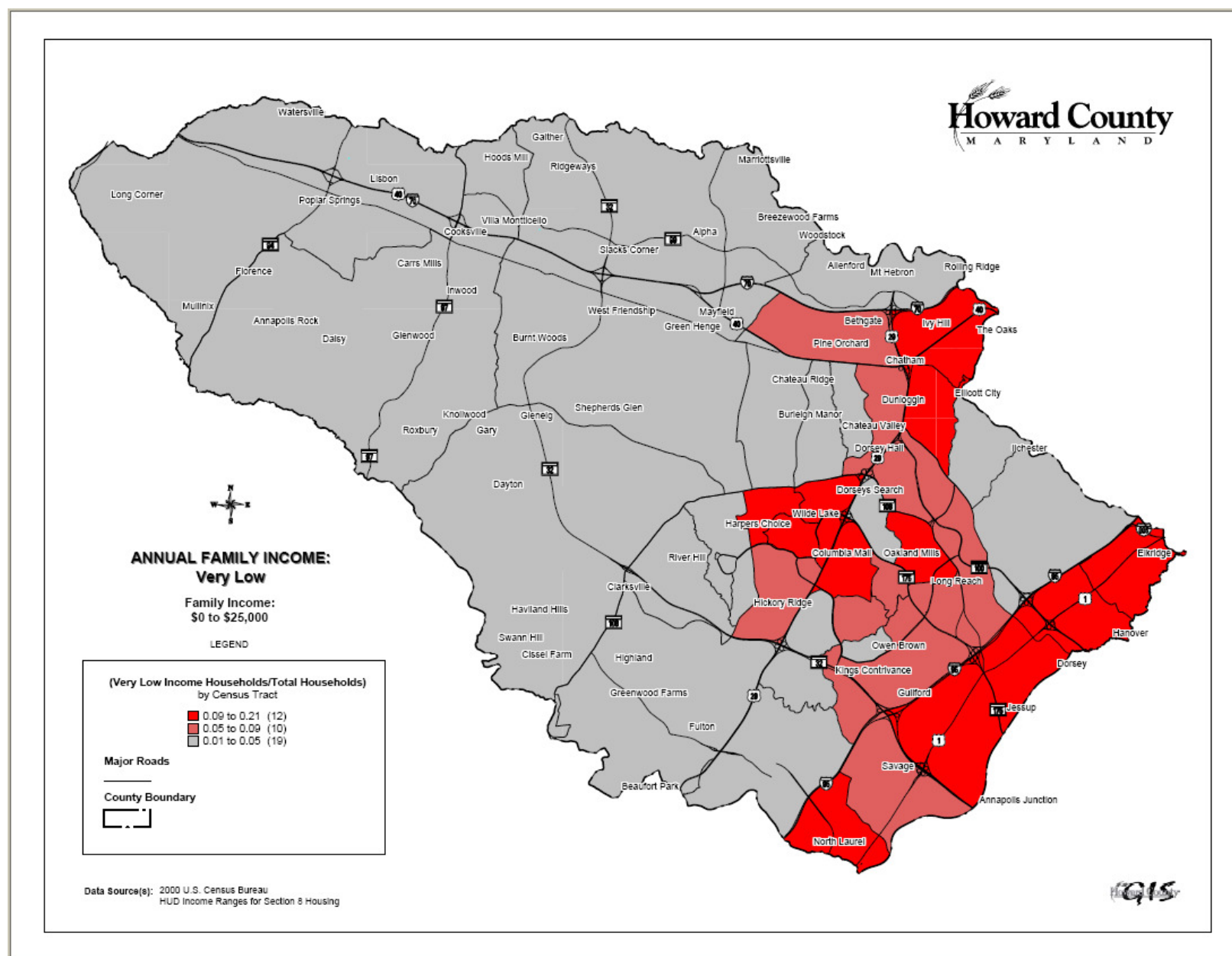
The Roger Carter After-School Program / Hilltop After-School Program are continuing efforts to provide children and youth opportunities to increase healthy behaviors and improve academic success. Although the community is affordable to low-income families, children/youth continue to be at both a social and economic disadvantage and without CDBG assistance, would not be able to access or afford similar market rate programs outside of their immediate community. This program addresses Goal 16 of the Consolidated Plan.

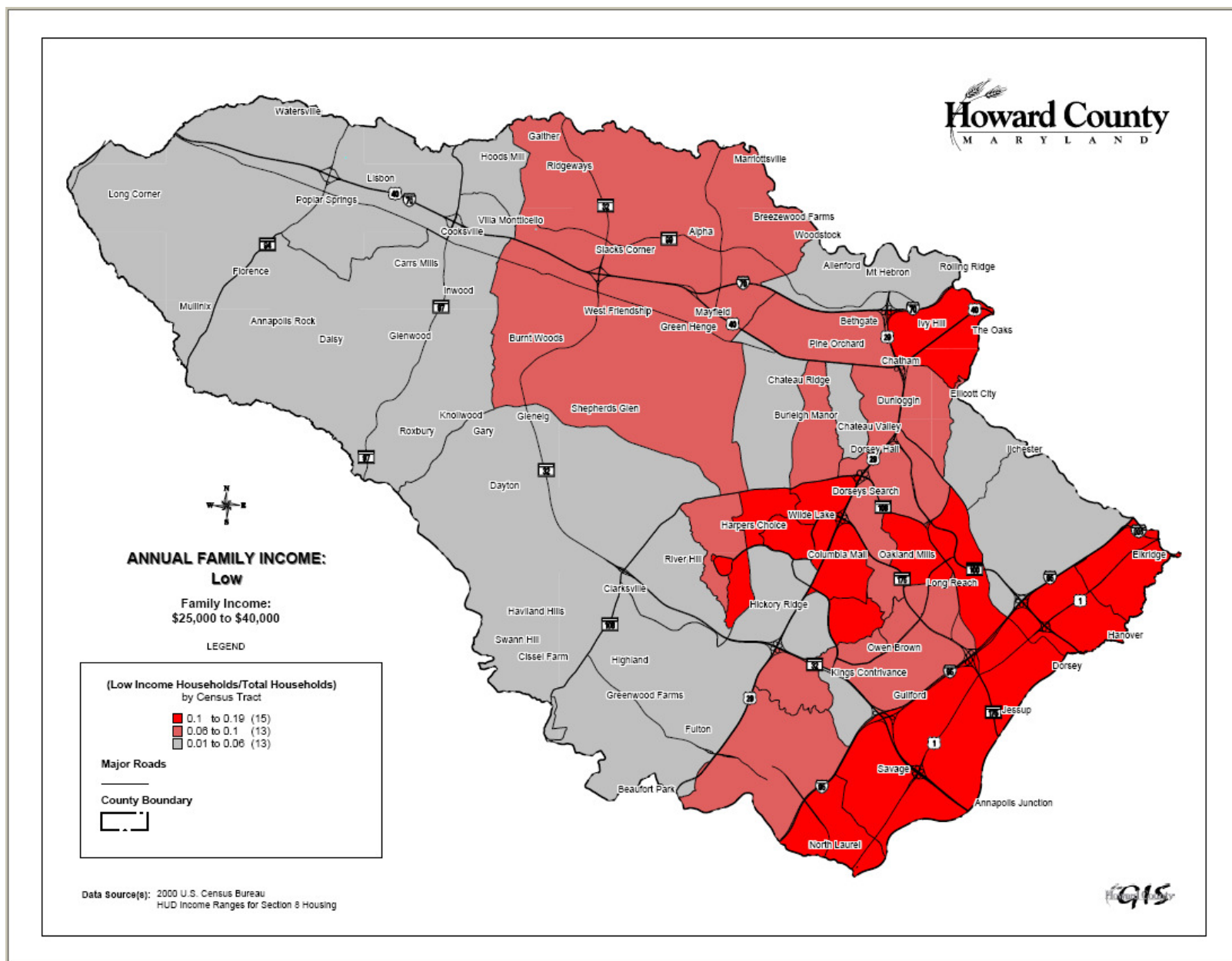
Census data maps are included in the Action Plan to show the distribution of income and race data within the County. However, as noted above, all but one project are implemented on a countywide basis; therefore, the maps are not related to the project location/implementation. Maps 2 - 4 show the very low, low- and moderate-income areas, respectively. Map 5 shows the population by race per the 2000 Census. Map 6 shows population by multi-race. Map 7 shows the 2000 Census unemployment levels.

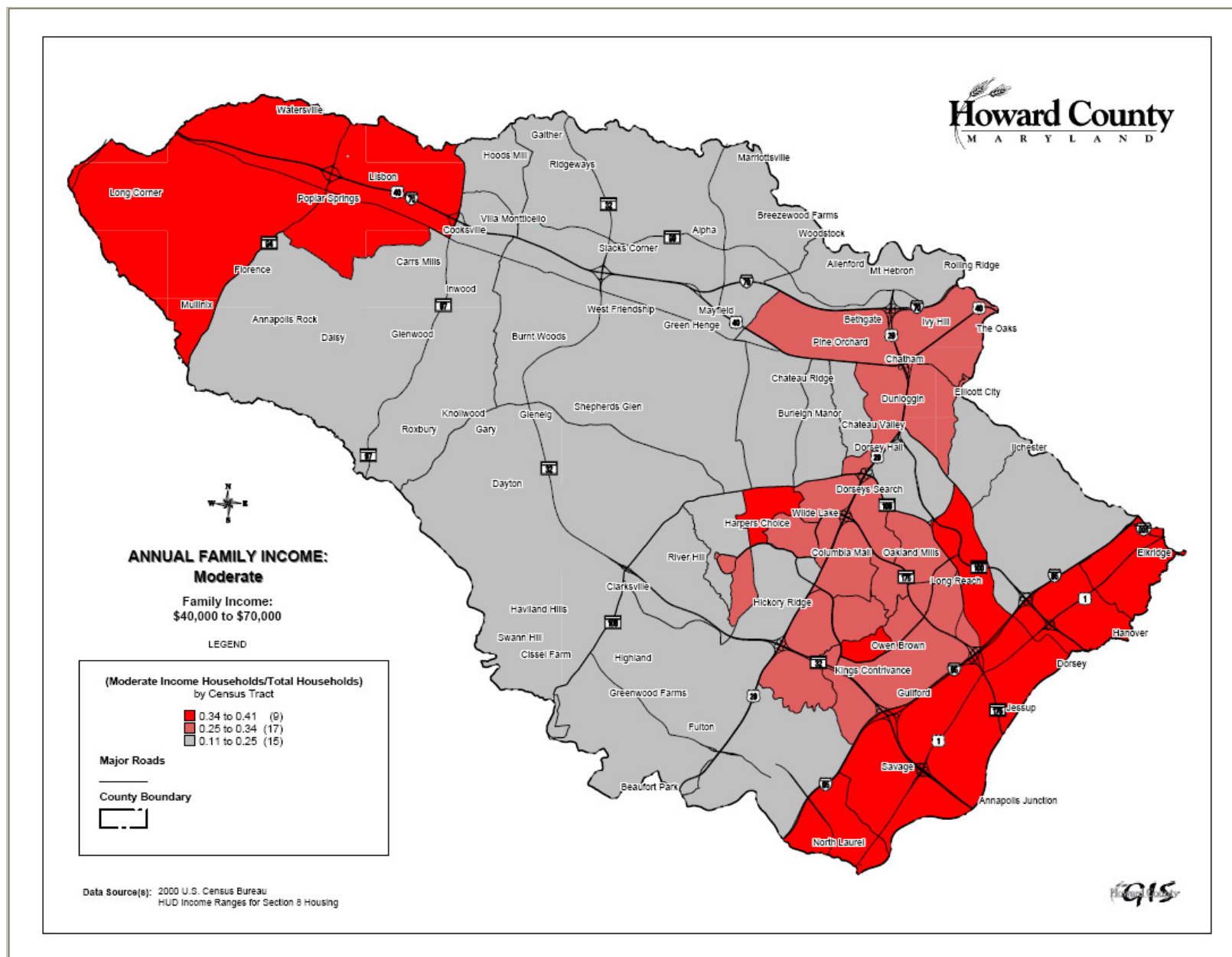
Note: On the Maps 2 - 4, depicting annual family income, the numbers in parenthesis, next to the ratios, represent the number of census tracts that fall within that ratio range

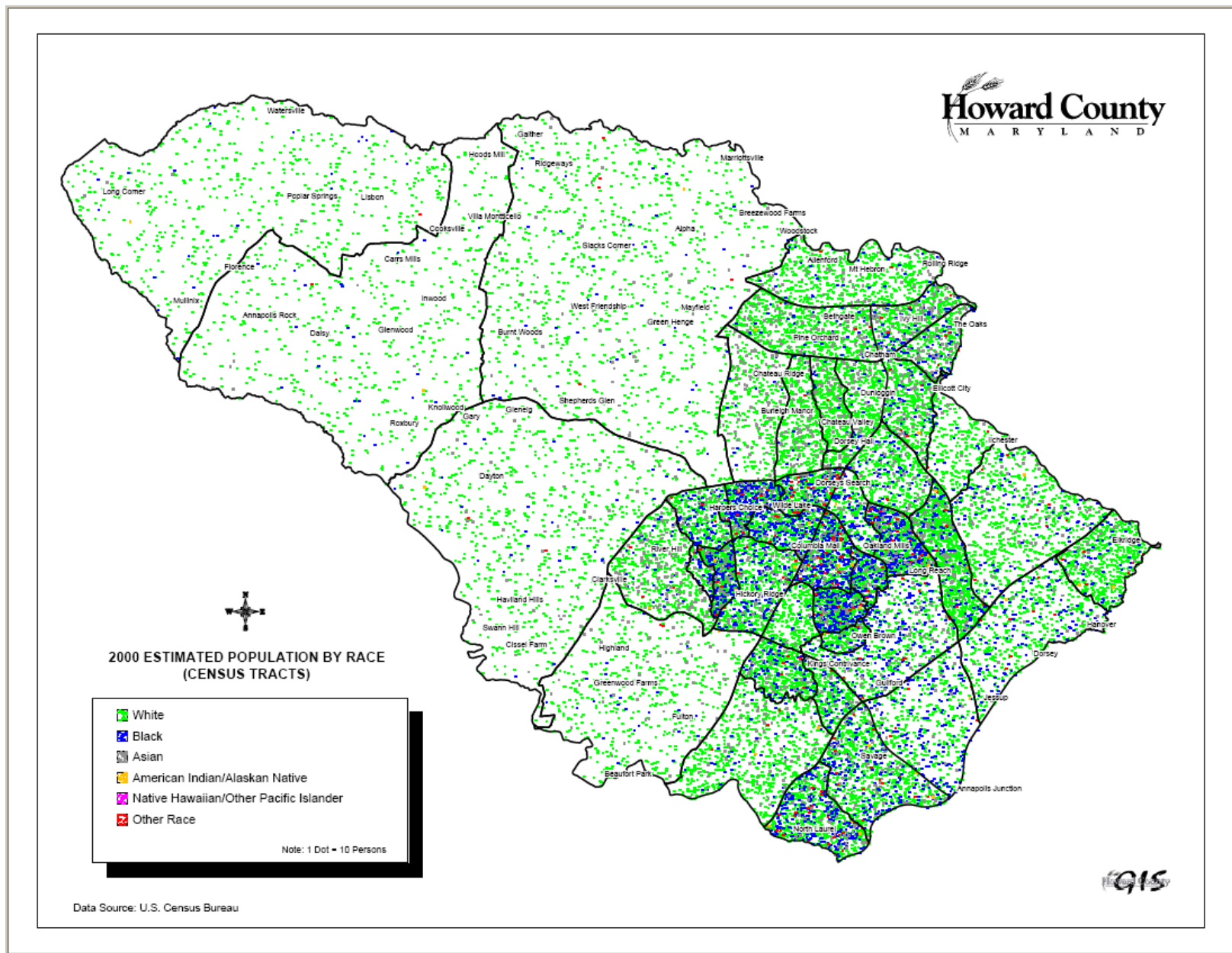
Note: All projects are community-wide except the Roger Carter After School Program noted in the map below.

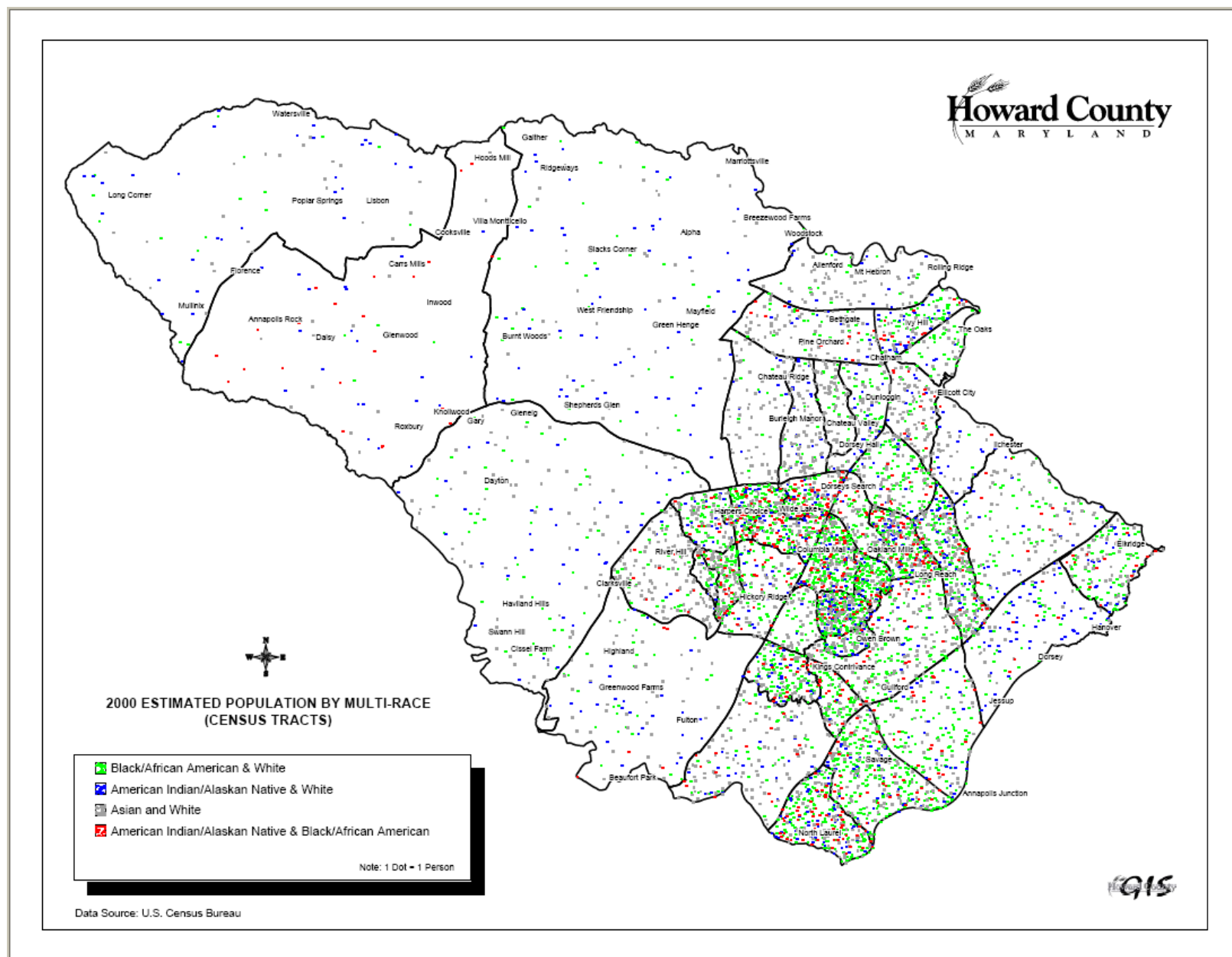


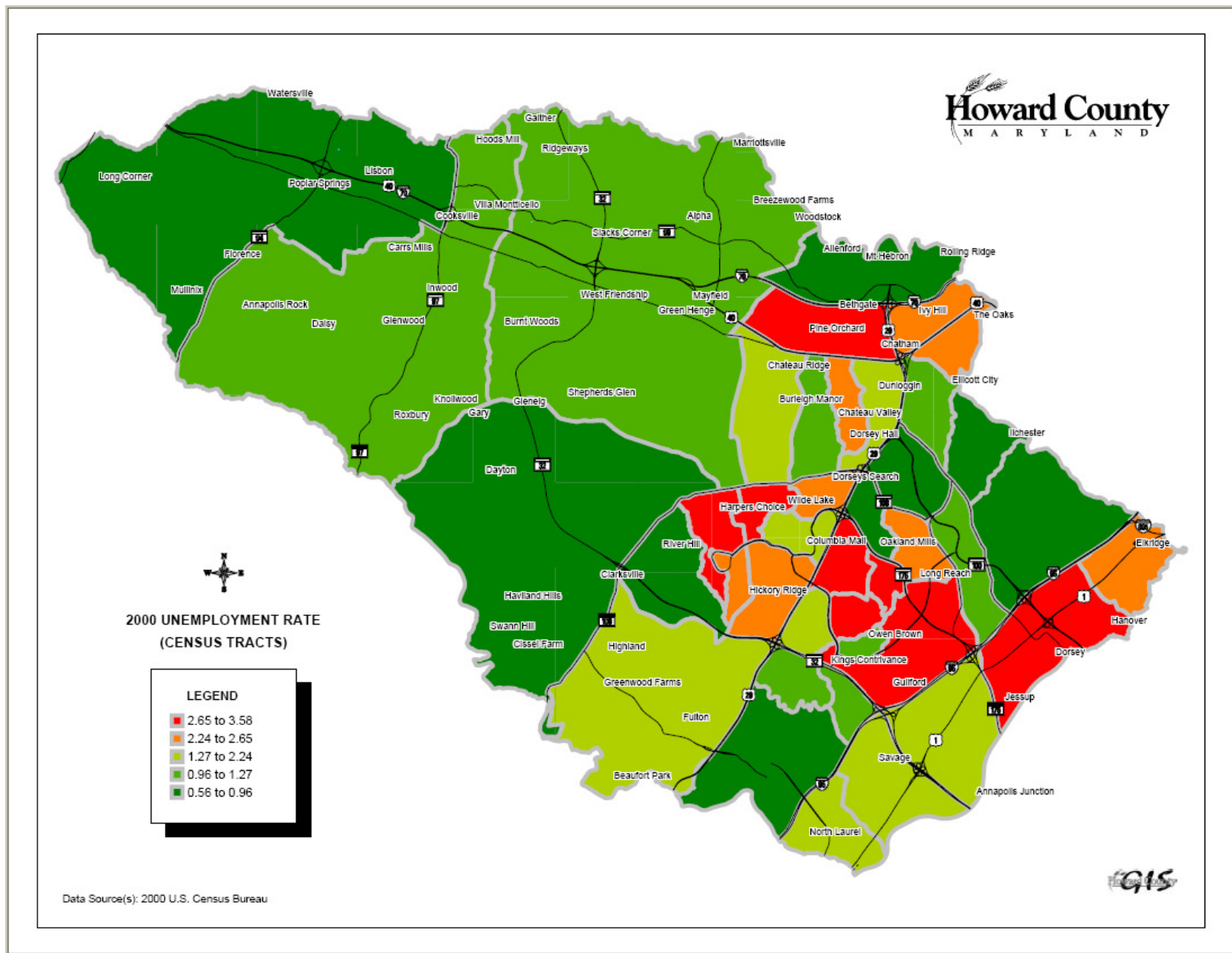












V. Homeless and Other Special Needs

A. Programs to Address Priority Homeless Needs

In this Action Plan, the goal is to establish multiple avenues where homeless individuals and families can move out of transitional facilities into permanent housing and to support anti-poverty strategies. The proposed projects focus on supportive services and providing funding to community-based non-profit organizations to be used for transitional homeless shelters and life-skills training.

The Department of Citizen Services (DCS) plans and oversees the County's Continuum of Care Program. The 2006-2010 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2010. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives, Goal: End Chronic Homelessness on page 66 of the Consolidated Plan.

Homelessness activities include:

- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.
- **Health Care for the Chronically Homeless** - Two hundred patients are currently receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.
- **Plan to End Homelessness** – the County is making good progress on its Plan to End Homelessness. Best practices have been studied and projects and programs necessary for ending homelessness have been identified. A grant application has been submitted which will fund an individual to coordinate Plan development and implementation.
- **Project Safehouse** - This activity supports the Security and well being of domestic violence victims residing in one of the two properties to be used by the Domestic Violence Center as shelters. One house is a 45-day emergency shelter and the other is a transitional home that provides victims and their children with safe housing for up to six months. The Goal is to provide safe, temporary lodging to domestic abuse victims and their children while they learn to make positive healthy decisions for their future.

- **SOBER House** - Plans are underway to establish at least one SOBER House in the County. The SOBER House will provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. Fiscal models, sponsorship, and other factors associated with establishing a House are being explored.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Three units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program. DCS has been awarded one additional unit of housing under the 2009 COC application. Efforts will be made to provide this housing to a chronically homeless person.
- **Transitional Housing Program**- This activity provides support services to homeless families who reside in scattered site transitional housing units, owned and managed by Bridges to Housing Stability, Inc. (formerly known as Congregations Concerned for the Homeless, Inc.). This program supports the operating fund, repairs and turnover expenses incurred. The support services include life skills development for homeless families and successful tenant education.
- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves from 35-70 persons a day.

B. Programs to Address Special Needs

This Action Plan addresses special needs population as described under Goal 8. This includes the Home Repair and Modification Program, Personal Care Assistance and Related Services, Group Home Repair and HOME Housing Initiative Program.

VI. Other Actions

A. Addressing Obstacles to Meeting Under Served

Affordable housing continues to be the primary underserved need in Howard County. This is discussed in the next section.

In addition to affordable housing, transportation remains as an underserved need. Specifically, low- and moderate-income persons are in need of transportation for jobs, training, health care and other services. The suburban nature of the county has made utilizing public transportation to and from surrounding areas difficult. The county has proposed a program to

address these issues through the efforts of the Department of Citizen Services. The proposed solution would utilize the current county route system and provide tickets/vouchers to individuals that have a qualifying need for transportation such as, transportation to and from work, interviews, pre-employment physicals, and obtaining work related equipment and clothing. Unfortunately, the program was not implemented, however the county is committed to finding new and innovative ways of addressing the transportation needs of low- and moderate-income persons, seniors and disabled residents.

B. Affordable Housing

Actions Taken to Address Barriers to Affordable Housing

The County's Moderate Income Housing Unit (MIHU), law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law requires developers to build a certain percentage, usually 10-15%, of MIHU "for sale" units or "rental" units in which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. From May 2007 to December 2009, MIHU agreements were signed with developers for 233 for-sale units. Of those units, 62 new homes were awarded to MIHU applicants who became first-time homeowners in Howard County. Currently 74 rental units are occupied by MIHU tenants in Howard County. The economy is expected to recover slowly over the next few years, so developers are breaking ground on new for-sale and for-rent developments in 2010 and 2011.

Actions to Maintain Affordable Housing

Changes in the financial markets and mortgage underwriting guidelines have forced Howard County Housing to consider modifications to the Shared Equity Program. A detailed review has been conducted to ensure that affordable housing units can remain affordable. These proposals will be reviewed and considered by the Howard County Housing Commission. Traditional mortgage banks prefer a first and second mortgage structure so that the loans can be bundled and sold into the secondary mortgage market. The housing and banking industry are moving towards this change.

The Single Family Housing Rehabilitation Program provides opportunities for low- and moderate-income households to maintain their affordable housing units. It also serves to preserve the home values and assists in keeping well maintained neighborhoods. Staff has evaluated the program to develop additional methods to increase program participation. Howard County Housing will continue to expand its current program which includes emergency repairs that will focus on repairing immediate and imminent system failures, preventing unnecessary deterioration of housing units. Additionally, opportunities to purchase undeveloped parcels continue to be limited. In response, the Housing Commission purchased several parcels in prior program years and affordable rental units are developed and leased. These include:

- The Port Capital Apartment community opened to residents in July 2007 and currently has a waiting list.
- Patuxent Square is fully leased and also has a waiting list.

- Parkview at Emerson was completed in the fall of 2008 is currently 100% leased. It also has a waiting list.
- Ellicott Gardens, a 106-unit multi-family development was completed September 2009. It is currently 100% leased and has a waiting list.
- In September 2009, the Commission purchased an adjacent parcel that will serve as additional temporary parking for Ellicott Gardens and will likely be further developed in the future.
- Glens at Guilford in the pre-development stage and consists of 10 single family lots to be developed.
- Jones Rd/Glens at Guilford II is also in the pre-development stage and consists of 20 single family lots to be developed.
- In September 2008, the Housing Commission purchased 300-unit mixed-income apartment community Columbia Landing in a preservation effort. It is currently 93% leased.
- Additionally, Howard County Housing is redeveloping Monarch Mills (Guilford Gardens), currently a 100-unit property, into a 269-unit, mixed income, multi-generational apartment community with a world-class amenity package using a layered financing strategy, which will incorporate Low Income Housing Tax Credits, Tax Exempt bonds, and a variety of other sources. The County will utilize \$1,740,000.00 of its HOME funds covering program years FFY06 thru FFY11. A Mini Action Plan was completed and submitted to the HUD Baltimore Field Office on December 14, 2009. The Plan was approved by HUD and an Authorization to Use Grant funds was received on December 22, 2009. Demolition began in May of 2010. The project has a 24 month construction schedule.

Howard County Housing will continue to pursue land acquisition opportunities, as well as acquiring existing communities to further expand its affordable housing portfolio.

In December 2009 HCH designated its newest CHDO, BB Homes, Inc. The CHDO, a subsidiary of Humanim, Inc. has actively pursued and has been awarded two HUD 811 project awards for the acquisition and rehabilitation of two single family units that will provide affordable housing for persons with disabilities. The first acquisition was completed in January 2010, with the second acquisition scheduled to take place in May 2010.

The HOME-funded Home Ownership Assistance Program will continue to be used to assist moderate-income households in becoming homeowners.

The First time Homebuyer Counseling program is being provided through a partnership between HCH and Consumer Credit Counseling of Central Maryland. The monthly counseling sessions guide prospective homebuyers on how to manage credit, establish a saving plan, and pay down existing debt in a timely manner.

HCH continues to allocate funds under its Community Housing Assistance Initiative to provide financial resources for acquisition and rehabilitation of public facilities in addition to rehabilitation and modifications of group homes for individuals with disabilities and transitional housing for homeless individuals and families. These efforts are aimed at ensuring long term availability/accessibility and affordability for specific special needs populations. During the

prior and current year, nine units of transitional housing and group homes have received funding assistance under CDBG and HOME.

Affordable Housing One-Year Goals

The following table details Howard County's one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing with CDBG and HOME funds as well as the one-year goals for the number of households to be provided affordable housing through activities such as rental assistance, production of new units, rehabilitation and/or acquisition of existing units using funds made available through CDBG and HOME.

While Howard County does not receive ESG and HOPWA funds directly from HUD as an Entitlement community, the County does receive such funds through State allocations administered through the Maryland Department of Housing and Community Development (DHCD) and Baltimore City respectively. Section V. of this document provides information regarding homelessness and other special needs programs addressed under Howard County's Continuum of Care.

Affordable Housing One Year Goals-Table 3B

Grantee Name: Howard County Program Year: FFY10	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS <i>(Sec. 215 Only)</i>						
Homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	109		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	2		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	111		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS <i>(Sec. 215 Only)</i>						
Acquisition of existing units	2		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	88		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	90		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS <i>(Sec. 215 Only)</i>						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units	4		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	7		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	21		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	2		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	98		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	4		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	7		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	111		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	90		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	123		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	213		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C. Reducing Lead Based Paint Hazards

When the County provides assistance to homebuyers and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. HCH's Housing Rehabilitation Program also conducts a lead-based paint inspection as part of the program activities. The following tasks are performed prior to the start of the actual rehabilitation of the property to ensure the health of residents:

- As part of the loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information elicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.
- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff will provide a current list of certified contractors for use by the applicant in obtaining proposals.

HCH informs applicants, voucher holders and landlords participating in the Housing Choice Voucher Program of lead base paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional

information.

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months test positively for elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. The Health Department's staff has reported 3 elevated blood levels per year over the last eight years (1999-2007). In all cases the elevated blood levels did not originate in Howard County. Medical assistance is provided and the children are routinely examined for elevated blood lead levels. The public school system provides blood lead level testing for children currently living (or previously) within a targeted area with high levels of lead paint.

Information on what constitutes a qualified offer is detailed to better to understand the process. It is a legal offer that a landlord may make to a Person at Risk poisoned by lead. When a landlord makes this "offer" he or she will pay for relocation and medical benefits within certain limits. The person receiving a Qualified Offer has 30 days to accept or reject the offer. To be eligible to make a Qualified Offer the Landlord must have:

- 1) Registered the property annually with the Maryland Department of the Environment prior to rental;
- 2) Given the tenant the "Notice of Tenant's Rights" and pamphlet "Protect your Family From Lead In Your Home" as well as a copy of the current inspection certificate for the property; and
- 3) Performed lead hazard reduction called Risk Reduction Treatments in the property and receive an inspection certificate prior to rental or in response to a Notice of Defect.

If a child under six years, or a pregnant woman, has a blood lead level of 20mcg/dL before February 24, 2006, or a blood lead level of 15 mcg/dL or more on or after February 24, 2006, the property owner may make a Qualified Offer. In order for the property owner to make a valid Qualified Offer, the property must be in full compliance with the law.

Maryland Department of the Environment Lead Poisoning Prevention Program: Childhood Lead Registry Blood Lead Testing of Children 0-72 Months in 2008 Howard County								
Population of Children 0 – 72 months	Children Tested ¹		Prevalence Cases ²		Incidence Cases ³		Number of Children at Level of Qualified Offer ⁴	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
24,777	2,493	10.1%	5	0.2%	4	0.16	0	0.0%

1. Blood lead reports with missing or wrong date of birth were assumed to be from children less than six (6) year of age with exact age unknown.
2. Any blood lead level >10 ug/dL.
3. Any blood level > 20 ug/dl.
4. Qualified offer sent to tenant and rental property owner when: Child is less than 6 years of age, residence is pre 1950 rental housing and when blood lead level is 10-14ug/dl.

The law provides limited liability relief to property owners who meet minimum risk reduction standard through a Qualified Offer. Compensation is capped at \$17,000: up to \$9,500 for relocation benefits and up to \$7,500 for uncovered, medically necessary expenses. The Person at Risk (or parent or guardian) agrees not to sue their Landlord for possible damages caused by lead poisoning if the Qualified Offer is accepted.

The number of units that carry a potential risk is low considering Howard County has a relatively new housing stock. The majority of homes in Howard County were built during the last 20 years, leading to minimal incidence of lead paint hazards in comparison with other Maryland jurisdictions.

As mentioned in previous Action Plans, the Howard County Housing Commission has tested all of its public housing units that were built before 1978. Of the twelve units in this category, only one unit showed the presence of lead in a single door jam. The door jamb was replaced.

D. Develop Institutional Structure

Currently there are no gaps in the institutional structure. Howard County Housing is one of seventeen agencies within Howard County government. The Department Director reports to the County Executive. The Housing and Community Development Board recommends policy for County-owned housing and makes recommendations for approval of County Housing and Community Development loan and grant programs. The Board advises the County Executive on housing policy and community development activities. Additional duties of the Housing and Community Development Board include, but are not limited to:

- Providing guidance for the undertaking of feasible community activities designed to achieve the purposes of the Howard County urban renewal law. Recommendations shall be for separate urban renewal projects that can be undertaken independently to achieve identifiable goals and stated public policy.
- Reviewing and making recommendations to the County Executive and the County Council concerning:
 - Urban renewal plans for Howard County, which may include sub-area plans for all areas of the County exhibiting signs of significant decay and/or deterioration.
 - Operating and capital budget to support any approved urban renewal project.
- Reviewing and making recommendations to plan and promote auxiliary social or community service programs for the residents of areas that are moral, economic and/or physical liabilities to Howard County.
- Reviewing applications for housing related industrial revenue bonds, MIDFA loans and bonds and make recommendations to the industrial revenue bond review subcommittee of the Economic Development Authority.

The Howard County Housing Commission is a separate legal entity that serves as a Public Housing Authority for the purpose of developing and managing housing resources for low- and moderate-income residents. Highlighted below are some of the duties of the Housing Commission within Howard County.

- In the area of housing development, the Howard County Housing Commission may
 - Prepare, carry out, acquire, own, lease and operate housing developments and
 - Prepare for the construction, rehabilitation, improvement, alteration or repair of any housing development or any part of a housing development.
- The Commission may issue bonds in accordance with the provisions of subtitle 5 of the State of Maryland Housing Authorities Law.
- In the area of investigations, the Housing Commission may
 - Investigate living, dwelling and housing conditions and the possibilities of improving such conditions;
 - Determine the locations of economically depressed or physically deteriorated areas or the areas in which there exists a shortage of decent, safe and sanitary dwelling accommodations for persons of eligible income;
 - Conduct studies and provide recommendations related to (1) site clearance, planning and redevelopment activities within economically depressed or physically deteriorated areas and (2) the challenges of providing dwelling accommodations for persons of eligible income ; and
 - Engage in research and studies on the subject of housing.
- The Housing Commission may act and invest as a general partner or as a limited partner in various legal/financial entities responsible for the development and maintenance of housing developments.

As the lead agency, Howard County Housing is responsible for oversight, administration, and distribution of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds. The Department of Citizen Services (DCS) provides and funds agencies that offer supportive services for special populations such as frail elderly, the disabled and the homeless. This Department of Citizen Services (DCS) is responsible for disbursement of funds and oversight of the County's Community Service Partnership Program and the Continuum of Care Programs for the homeless. DCS works closely with local non-profit organizations that provide services to the residents of Howard County to ensure the effective delivery of critical human services.

E. Enhance Coordination between Public and Private Housing and Social Service Agencies

The Association of Community Services (ACS) is a network of more than 140 Howard County based human service providers (non-profit, for-profit and government agencies) and community advocates focused on human service needs within the County. The Department of Citizen Services works very closely with the ACS, as well as the Board to Promote Self-Sufficiency, to support the creation of “a community that enables individuals and families to have adequate income and resources to meet their basic needs.” The Director of Howard County

Housing serves on the Board to Promote Self-Sufficiency by appointment. During the past program year, the Board has developed the County's Ten Year Plan to End Homelessness.

Howard Community College, the Howard Community College Educational Foundation and Howard County Housing continue to partner through the Community Development Block Grant Program. This partnership serves low-and moderate-income persons in the areas of job training and education to increase economic opportunities and to assist their clients to reach self-sufficiency. The Department of Housing and Community Development and the Department of Citizen Services coordinate efforts to guarantee that organizations being funded under the respective departments are leveraging federal resources to the best possible level of support. Public Hearings related to the application phase of the Action Plan provide an opportunity for non-profit providers to network and learn more about each other's programs.

Howard County Housing recently designated a new CHDO, BB Homes, Inc., that will undertake both acquisition and rehabilitation activities during the upcoming year in connection with two approved HUD 811 projects for which they have already been awarded funding. HCH will continue to work with other interested organizations that have indicated an interest and have existing capacity to develop affordable housing opportunities under the HOME Program.

F. Foster Public Housing Improvements and Resident Initiatives

The Commission has initiated an ongoing effort to improve public housing maintenance. During FFY09, the County provided the Commission with additional funding in the amount of \$359,128.00 to facilitate the renovation of Colt's Crossing, which contains 24 units of Public Housing. The Howard County Housing Commission currently owns and operates 50 units of public housing. Over half of these are scattered sites and the remainders are in small clusters. There are no issues that require the County to provide direct financial assistance to the Housing Commission.

Residents are highly encouraged to be involved in the development of their communities and the management of their housing; however, scattered site management prevents many residents from becoming active participants in their community.

Through its Homeownership Division, the Department continues to work with public housing clients to assist them with homeownership. This includes, but is not limited to, guidance in credit repair and pre-qualifications for a mortgage. Housing is currently assisting 26 public housing clients reach their goal of becoming home owners.

The County will continue to work with Public Housing clients to determine who may be eligible to graduate to home ownership. The Department is currently working with clients who are interested in the Housing Choice Voucher (Section 8) for Home Ownership Program. The Home Ownership Programs Office continues to work closely with these clients on a one-on-one basis to address areas which need to be accomplished to move to home ownership (credit repair). There are a number of clients participating in the Family Self-Sufficiency Program who are positioning themselves to participate in the Home Ownership Voucher Program (based on credit, savings and income).

G. Anti-Poverty Strategy

The primary agency in Howard County to address the needs of low-income households is the Community Action Council (CAC). The mission of the Community Action Council (CAC) is to establish and administer programs designed to assist low-income residents by alleviating the effects of poverty and to become self-sufficient. Its two overarching goals are to increase access to services for low-income residents and to reduce disparities across our population. The Community Action Council provides grants, in the form of eviction prevention assistance, to income eligible households facing the loss of housing. CAC also provides emergency cash assistance to those in danger of utility turn-offs and provides a means of overcoming utility debt, which can prevent a household from establishing utility services when moving into a new residence. The Community Action Council allocates funds available to help with the first month's rent and help those who have identified housing opportunities, but are having difficulty paying the security deposit plus the first month's rent. Additionally, counseling services are also provided to assist income eligible customers with information and other resources necessary to overcome obstacles that stand in the way of self-sufficiency.

There are other public and private organizations that provide resources to assist low-income households, individuals and families. These organizations provide a variety of services including: eviction prevention, counseling, payment of first month's rent, food stamps, medical assistance, job training, education, transportation assistance, child care assistance and emergency and cold weather shelter. Several programs funded under the Community Development Block Grant that assist in providing services to low-income households are noted below.

The Department of Social Services (DSS) continues to play a vital role in providing assistance to low-income households. For those who qualify, DSS provides food stamps, administers the medical assistance program, and provides job search assistance, including resume preparation, job banks and interviewing practice and transportation while on the job search. Job training is offered through the state Employment and Training Office. A limited number of Purchase of Care vouchers are also available for currently enrolled Department of Social Services (DSS) customers to assist with childcare expenses.

Howard Community College's Educational Foundation sponsors job training and education programs that have been very successful in assisting clients to identify job opportunities and increase earning potential. These economic development programs assist the transition from a minimum wage job to a living wage employment. HCC programs include the Community Outreach Empowerment Program, Child Care Training, and the Certified Nursing/Geriatric Aid to Licensed Practical Nurse Program. HCC takes their student's education seriously and offers the Child Care Tuition assistance program to low-income parents. The CDBG program funds many of these vital programs.

H. Affirmatively Furthering Fair Housing **Baltimore Regional Fair Housing Efforts** **Additional Update to Impediments and Actions Taken**

Impediment: Fair housing choices for persons with disabilities

Goal: Continue to address to ensure compliance with fair housing laws

Actions Taken to Address Impediment: There is interagency cooperation within the County to

address fair housing choices for persons with disabilities.

- The Department of Citizen Services administers the Supportive Housing Program (SHP) that provides rental assistance, case management and other support services to homeless persons with disabilities including those meeting HUD's definition of Chronically Homeless. Additionally, the Howard County Mental Health Authority provides ten units of permanent housing for persons with severe mental illness through HUD's Shelter Plus Care (S+C) program. Programs to address the accessible housing needs of seniors and persons with disabilities are also managed by the Department of Citizen Services – Office on Aging.
- Funding to rehabilitate group homes for the disabled has been provided by Howard County Housing's Community Development Block Grant and HOME Investment Partnerships Program entitlement funds.
- The Office of Human Rights (OHR) staff continues to participate in Housing Choice Voucher Program briefings, explaining the Source of Income portion of the Fair Housing law to program participants and to landlords on an ad hoc basis. OHR also works with the Department of Citizen Services, Disability Services to inform persons with disabilities and landlords of their rights and responsibilities under the law.
- The Department of Housing and Community Development commissions a research group to complete a rental survey annually and as a part of that survey, identifies accessible rental units. This list is available to program participants with disabilities upon request.
- The Department of Housing and Community Development is a member of the Baltimore Regional Cooperative (BRC); a group of entitlement jurisdictions assembled solely for the purpose of expanding fair housing practices. The BRC published a Request for Proposals to contract with an experienced Offerer to conduct a regional analysis of impediments to fair housing, which was last completed in 1996.

Impediment: Lack of affordable housing

Goal: Continue efforts to increase affordable housing opportunities

Actions Taken to Address Impediment: The County Executive convened an Affordable Housing Advocates Committee in 2007 to address the growing needs for affordable housing in the County. The committee is comprised of approximately 30 members representing various aspects of Howard County citizenry including the business community, county administration, advocate organizations, community associations, and faith-based organizations, for-profit and non-profit organizations. The Director of Howard County Housing has worked with the committee as well as the Howard County Housing and Community Development Board to create a strategic action plan to achieve the goal of affordable housing expansion. The Director has leveraged the Department's relationship with its sister non-profit agency, the Howard County Housing Commission to both preserve and expand affordable housing. The following is a list of current achievements and evidence of groundwork toward future success:

- Completed the acquisition of Columbia Landing by the Housing Commission - a cash-flowing, 300-unit mixed-income apartment home community in Columbia.
- Commenced the redevelopment of Guilford Gardens - a 100-unit townhouse and apartment complex county owned property with 52 project-base units which will be

converted into a 269 unit mixed income community with project-based and tax credit units. It is anticipated that the financing will close on 3/23/10.

- Completed and fully leased Ellicott Gardens – a 106-unit county- owned affordable apartment community targeting working professionals at 50%-60% of the average median income.
- Completed and fully leased Parkview at Emerson – an 80-unit affordable apartment community targeting seniors at 0%-60% of the average median income. -The property is privately owned, but the projects overall affordability is augmented by a ground lease from the Housing Commission.
- Joined forces with the Maryland Department of Housing and Community Development to successfully compete for MacArthur Foundation funds. The goal of the Windows of Opportunity Initiative is preservation of affordable rental housing.

Impediment: Mortgage and lending practices

Goal: The Administrator of the Office of Human Rights (OHR) developed an informal proposal to conduct housing auditing/sampling to validate our actions in affirmatively furthering fair housing. The goal is to fund and implement this effort.

Actions Taken to Address Impediment:

The Department continues to conduct housing counseling workshops and, in response to the housing foreclosure crisis, hosted our first 3-part education series. The first session, “Balancing Act” encompassed budgeting, spending, and credit. Consumer Credit Counseling Service (CCCS), our main speaker, discussed how to create a budget and how to build credit. The second session, “Saving -- Making a Little into A lot” showed its participants various financial strategies and how to build their nest eggs. The third session, “Homeownership -- Securing Your Most Valuable Asset” will help families learn about buying a home and heading off foreclosure. Maryland Department of Housing & Community Development, as well as 10 lenders and mortgage servicers are participating. The Department has also established a relationship with CCCS to address families’ barriers to a variety of mortgage products and ultimately homeownership – debt management. CCCS will perform an evaluation for all applicants’ credit and report credit scores, debt ratios, etc. As required, this partner will create debt management plans and provide case management services forwarding monthly updates to the Department.

Impediment: Public and assisted housing

Goal: To ensure fair housing to all residents. Howard County’s Source of Income law has been used as the model. Howard County Law Title 12, Subtitle 2 Human Rights was modified to address “spatial separation and segregation” by dispersing “assisted” housing and supporting the ACLU Agreement.

Actions Taken to Address Impediment:

- The Department’s sister non-profit and housing authority, the Howard County Housing Commission, manages a portfolio of affordable housing units. The portfolio includes apartment and townhome communities as well as scattered site townhome and single-family dwellings. Additionally, new construction properties and redevelopment projects are designed as mixed-income communities to limit the concentration of poverty, ensure financial viability and foster the optimal maintenance of affordable, decent, safe and sanitary housing.

- An increased emphasis is being placed on self-sufficiency activities and education to help residents remove barriers that limit their housing choices. These efforts include individual case management, workshops and referrals to agencies and services.
- The Department has established a relationship with Consumer Credit Counseling Service (CCCS). Serving the community since 1966, Consumer Credit Counseling Service of MD & DE, Inc. is an accredited non-profit community service organization, dedicated to helping individuals and families resolve financial problems by promoting wise use of credit through confidential budget counseling, debt management repayment program, and community education. CCCS offers free education and counseling services.

Impediment: Sales and Rental Practices

Goal: Continue to educate the public to ensure fair housing

Actions Taken to Address Impediment: Distribution of “Fair Housing, Your Rights under the Law” is printed in English, Russian, Spanish, Vietnamese, Korean and Chinese. In order to affirmatively further “Fair Housing”, OHR briefs persons in the Section 8 Program on Howard County’s Fair Housing Law; in particular the “Source of Income” basis in order to let people know how to recognize possible discrimination and where to go to get assistance. The OHR continues to keep persons informed about County housing programs and particularly the source of income basis.

Impediment: Lack of educational and outreach programs

Goal: To affirmatively further fair housing by continuing education and outreach programs

Actions taken to Address Impediment:

The Department educates the public about available housing services by participating in a variety of outreach activities including:

- Annual Event - 50 Plus Expo (exhibitor)
- Annual Event - County Councilman Ball Money Matters (exhibitor)
- Quarterly Event - Moderate-Income Housing Unit (MIHU) program - Open Enrollment Meetings (host)
- Monthly Event – Homeownership Workshops
- Annual Event - Leadership Howard County Resource Fair (exhibitor)
- Annual Event - Landlord General Information Meeting (host)
- New Event – Residential Landlord-Tenant Relationship Fundamentals Workshop(host)
- Annual Event - Come Home to Howard County Housing Fair (host)
- New Event - Come Home to Howard County Housing Fair Surviving the Recession Series (host)
 - Session #1 – The Balancing Act – Budgeting, Spending & Credit
 - Session #2 – Savings – Making a Little into a Lot
 - Session #3 – Securing Your Most Valuable Asset – Homeownership & Foreclosure
- Annual Event - Howard County Public School Teachers Expo (exhibitor)
- Annual Event – Howard County Fair (exhibitor)
- One Time Event – Rental Allowance Program (RAP) Public Meeting (host)
- New Event – Lighthouse Project with BB&T (host partner)
- Quarterly Meeting – Hilltop & Ellicott Terrace Redevelopment – one for the surrounding community and one for the property residents (host)

- Quarterly Meeting – Guilford Gardens Redevelopment – one for the surrounding community and one for the property residents (host)
- Quarterly Meeting – Resident-Management Meetings for Morningside Park, Tiber Hudson, Colts Crossing, (host)
- Monthly Meeting - Base Realignment And Closure (BRAC) (team member & Relocation Pack contributor)
- Annual Event – Foreclosure Forum (host)
- Periodic Event – Housing Lottery (host)
- New Event - NCI Public Meeting (host)
- Annual Event – Rebuilding Together (team member)
- Monthly Meeting – Healthy Families Advisory Board (team member)
- Monthly Meeting – Self-Sufficiency Board (team member)
- Monthly Meeting – Affordable Housing Advocates (host)
- New Event – Glens at Guilford Focus Group (host)

Impediment: Lack of Zoning & Land Use policies

Goal: Completion of comprehensive re-zoning

Actions taken to Address Impediment:

No specific actions have been undertaken since the last reporting.

Impediment: Hate/Bias Crimes

Goal: The goal of the Hate Bias Incidents (HBIs) Panel is to provide those who have perpetrated hate crimes with an experience that will foster growth of understanding and tolerance as well as initiate respect for differences.

Actions taken to Address Impediment: There were 50 HBIs reported in 2008. The HBI Task Force continues to operate to present victim panels to perpetrators who are sentenced to come before them. They work to foster awareness, educate, to promote understanding of and to eliminate HBI and/or crimes in the community. The Task Force meets monthly and panels are held on an as needed basis.

Impediment: Infractions of Fair Housing Law

Goal: Continue fair housing enforcement – Enforcement for Calendar Year 2009

Actions taken to Address Impediment: The Office of Human Rights (OHR) investigates complaints in accordance with the law and procedures provided in Section 12.207 and 12.212 iiii (C) of the Howard County Code. In the calendar year 2009, 90 new cases were filed with OHR. Of those 24 were in the area of housing, and none in the area of finance. OHR provided \$4,000 in remedy to complainants in housing discrimination cases. In addition there was policy changes to (to bring the housing policy into line with the Howard County Code Provisions), and mandatory training of all housing staff at three properties.

OHR staff briefed 318 persons in the Housing Choice Voucher Program (formerly called the Section 8 Voucher Program) on Housing Discrimination Law in Howard County and how they are protected under the law with particular emphasis on the basis of Source of Income, which includes Voucher holders. In April, 2008, OHR worked with the Howard County Association of Realtors to provide a credit class in Howard County Fair Housing Law for approximately 25

Realtors. OHR also participated in two Housing Fairs sponsored by Howard County Housing. At these events investigators were present to answer questions and provide pamphlets on Howard county Fair Housing Law.

VII. Monitoring

Howard County Department of Housing and Community Development is the administering agency for both the CDBG and HOME programs. The department is responsible for ensuring that each Subrecipient, Development Partner, CHDO, CBDO and other program/project sponsors achieve and maintain full compliance with applicable program and administrative requirements. General Grantee-level compliance and monitoring functions are performed by the department's Compliance and Monitoring Officer. Program-specific monitoring under CDBG for such activities as public services, single family housing rehabilitation and economic development, are carried out by staff of the Grants Management division within the department. For both CDBG and HOME, activity-specific checklists are used to help guide the monitoring process and ensure that adequate supporting documentation exists for each project/activity. Program-specific monitoring generally includes review and response to quarterly reports and conducting annual site visits.

Goals outlined in the Consolidated Plan are regularly monitored by the department. The emphasis of progress achieved due to the on-going work effort of subrecipients, CHDO's and other partners that carry out activities supporting the Con Plan is critical. By requiring that sufficient documentation exists for each funded activity both at the project level and beneficiary level, unexpected circumstances, delays or prevention of progress in a timely manner can be avoided. The department has developed the necessary strategies to assist projects/activities in moving towards completion and identified alternative options such as reprogramming of funds in order to maintain an acceptable rate of grant funds expenditure.

Specific to the HOME program and monitoring of affordable housing development projects, homebuyer and CHDO activities, the department focuses its monitoring efforts on confirming the eligibility of costs, property types/standards, beneficiary income eligibility and affordability. A combination of on-site monitoring, desk reviews and beneficiary file reviews are used to ensure ongoing compliance with program requirements. The department's Compliance and Monitoring Officer, the Grants Administrator and Project Managers have shared responsibility for monitoring projects and activities during various stages of project implementation. Post project completion, the Compliance and Monitoring Officer and the Grants Administrator coordinate and carry out the long-term monitoring function as applicable for each project.

VIII. HOME and American Dream Downpayment Initiative

(ADDI) Program Specific Requirements

Howard County will receive \$545,847 in Home Investment Partnerships Program (HOME) funds for Federal FY2010. This amount will not include funding for the American

Dream Down payment Initiative (ADDI). Howard County will use FY2010 HOME funds for CHDO activities, and the Housing Initiative Loan Program. A description of these projects is located in Section II of this document. All activities meet HOME final rule requirements.

HOME Program Design

The County's HOME program is designed to serve income eligible families living or working in Howard County. Households with children (including families exiting homelessness that have been in a shelter or transitional housing) may be given preference. Following HUD's guidelines on the need to promote homeownership emphasizing increasing minority groups as new homebuyers, the County will continue its partnership with the Housing Commission as a sub recipient of HOME funds in program year 2010. The Commission has the authority to make loans to income eligible homebuyers. This project will increase affordable housing opportunities by providing funds for down payment, closing and settlement costs. First time homebuyer counseling, which is a mandatory requirement for eligibility, will continue to be provided for prospective homebuyers.

Funds from prior year ADDI allocations will be used to assist income eligible families, who are first-time homebuyers, to purchase a home. Assistance will be provided to cover down payment and closing costs. A description of these projects is located in Section II of this document. All activities will comply with final rules pertaining to this program.

See further details below for ADDI targeted outreach and TBRA.

A. Recapture Guidelines

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. In following the Consolidated Plan, Howard County is currently using the recapture provision. Recapture provides a mechanism to recapture all, or a portion, of the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from time to time review its cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

Howard County property values continue to be high. The greatest challenge is to increase homeownership opportunities for low- and moderate-income households and then retain the properties as affordable units once the units are resold. The department emphasizes ongoing evaluation of County programs, including the Shared Equity Program and the recapture provision under the HOME Program to ensure that housing units remain affordable after the

initial homeowner sells the property. Howard County Housing will evaluate the feasibility of modifying its Consolidated Plan to use the resale provision under the HOME Program. This would require the development of a very well defined program design for the resale provision to ensure that the HOME requirements under this provision can be met.

B. Value Limits

When calculating the modest housing limit of a one-unit home, HUD has approved the HOME final rule methodology for Howard County where the purchase price of a standard home or the estimated value after rehabilitation of a home for a low-/moderate-income household should not exceed 95 percent of the median area purchase price. According to the applicable FHA Mortgage Limits, the median purchase price for Howard County for is observed at \$389,405. Therefore, the county will use 95 percent of that figure to adopt the modest housing limit of \$369,904 for a one-unit modest home, \$474,320 for a two unit structure, \$573,342 for a three unit structure and \$712,524 for a four unit structure.

C. Planned Use of ADDI and Targeted Outreach

Assistance will be provided to cover down payment and closing costs. ADDI funds may be used for home rehab in conjunction with the homebuyer assistance. The Homebuyer Assistance Program (homeownership) funds will not be used to provide homebuyer assistance for the purchase of a tenant-occupied unit unless the assisted homebuyer is the current tenant in that property. If a tenant voluntarily made arrangements to move prior to a unit being put up for sale, this unit may be considered for homebuyer assistance with ADDI funds (e.g., a tenant notifies the landlord on May 1st that he is moving on June 1st [30-day notification in the lease agreement]. The Landlord decides to sell the unit after receiving notification of move from the tenant).

There are several outreach efforts in place for residents and tenants of public and manufactured housing and other families assisted by the Howard County Housing Commission, as well as the other income eligible persons and families. The outreach efforts include, but are not limited to:

- Reviewing files on a regular basis for subsidized housing clients who meet income requirements and are interested in transitioning to homeownership. The in-house Chief of Homeownership Programs coordinates this effort and assists clients to reach these goals through debt management and financial literacy classes through Consumer Credit Counseling Services (CCCS).
- Maintaining a list of Section 8, public housing and other low- to moderate-income persons who are ready to purchase a home. The Chief of Homeownership Programs and staff keeps this list up-to-date. Credit worthiness is verified and in some instances clients have lender commitments.
- Conducting a Family Self-Sufficiency (FSS) Program by the Commission. Clients who meet the program requirements have an option of purchasing a home. The FSS coordinator has access to the County's Chief of Homeownership Programs for client referrals.
- Referring income-eligible clients to four partnership banks and also to the Department of Housing and Community Development's Chief of Homeownership Programs

D. ADDI Actions Taken to Ensure Suitability of Families

Howard County Housing is a certified counseling agency recognized by the state of Maryland. The Department has several staff to work with clients to ensure suitability for homeownership. These include a Chief of Homeownership Programs, an approved underwriter, and a family self-sufficiency coordinator

The Chief of the Office of Homeownership Programs works closely with clients to ensure that they can afford to purchase a house and still have a manageable budget. Review of client credit worthiness is an important first step in determining if the client is suitable for homeownership. The underwriter ensures that all required criteria are met when processing loans. One of the goals of the Family Self-Sufficiency Program (FSS) is to assist clients in improving their credit and reducing debt prior to homeownership.

A monthly home-ownership counseling course is offered to all interested persons. This is also a requirement for all persons receiving homeownership assistance through the County's programs. The curriculum for the course is taken from *A Guide to Homeownership* by Fannie Mae. Topics include, but are not limited to:

- Preparing for Homeownership
- Obtaining a Mortgage
- Shopping for a Home
- Closing
- Credit Repair
- Life as a Homeowner

The course addresses the preparation needed prior to purchasing a home and provides guidance regarding the responsibilities of the homeowner. The importance of (1) meeting obligations as a borrower, (2) maintaining home, (3) budgeting for a household, and (4) reaping the financial benefits of homeownership, are highlighted within as well.

E. HOME Assisted Tenant Based Rental Assistance (TBRA)

1. Consolidated Plan Essential Element

The Consolidated Plan includes Goal IV. Support the County's existing public and assisted housing programs to provide rental assistance and support services, supports the need for tenant based rental assistance. The department has, in prior years, attempted to provide this type of assistance through a partnering relationship with the Howard County Housing Commission. Due to several changes within the department including a change in administration and program staff, the planned TBRA program was never fully operational. As a result, this year's Action Plan does not include funding for this activity however, it is expected that TBRA will be provided in future years through a subrecipient agreement with a capable organization, addressing the needs of the population identified in prior year Action Plans.

2. Local Market Conditions

The Consolidated Plan (FY2006-2010) contains a housing market analysis that addresses rental housing and home ownership. The Housing Choice Voucher Program (Section 8) continues to be challenged with increasing rents and shrinking voucher subsidies. The Housing Choice Voucher Program was successful in re-opening its waiting list in May 2008. There are currently 3,215 families on the waiting list. A tight rental market persists and the waiting list for Housing Choice Vouchers is approximately five years.

3. Specific Client Groups

The County will continue to work cooperatively with the Howard County Housing Commission, the Department of Citizens Services and local non-profit providers in order to maximize resources needed to meet the needs of homeless families, individuals and those at risk of homelessness to implement Goal VI (Comprehensively address the issue of homelessness by providing a Continuum of Care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move towards self-sufficiency and permanent housing) of the Consolidated Plan. The program allows the County to focus on community special purpose housing needs, leverage resources and implement activities in conjunction with the County's public housing program, the Housing Choice Voucher (Section 8) Program, other rental assistance programs and specialized housing under the Continuum of Care. Consistent with §92.209(c) (2) tenant selection will comply with Federal preferences.

The targeted citizens for Goal VI are families that occupy substandard housing (including homeless families or those living in a shelter for homeless families); families paying more than 50 percent of their annual income for rent; or families that are involuntarily displaced. If it is determined that preferences for specific categories of individuals with disabilities need to be established, the County will comply with §92.209(2). Supporting documentation will be maintained.

F. Federal Program Match Requirements

In accordance with Federal program requirements, a local match is required for the HOME Program. The match requirement for the HOME Program is 25% of the entitlement, less administrative funds. This match must come from non-federal sources. For the program year beginning July 1, 2010, Howard County's estimated match obligation will be \$115,992.49. The calculation is consistent with 24CFR 92.218, as amended. The anticipated source of matching contributions is from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources. Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations and/or local developers are some of the sources to meet the matching requirements.

G. Leveraging Private and Non-Federal Funds

See page 7 of this plan for details.

H. CDBG Benefit to Low-mod Income Persons

Howard County intends to utilize 100% of its CDBG entitlement funds to principally benefit low-mod income persons.

CDBG Program Federal Fiscal Year 2010 Use of Funds

Entitlement for FFY2010	\$1,262,568.00
Estimated Program Income For FFY2010.....	\$3,970.00
Program Income Received for FFY2009.....	\$189,300.00
Entitlement + Estimated Program Income.....	\$1,266,538.00
Public Service Cap = 15% of Entitlement + PI Received for FFY2009.....	\$217,780.20
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2010.....	\$253,307.60

<u>Action Plan Project Descriptions</u>	FFY 2009 Funding Amount	Program Income	FFY 2010 Funding Amount
Administration and Planning			
Program Administration.....	\$234,294.40		\$253,307.60
Total Planning & Administration.....	\$234,294.40		\$253,307.60
Public Facilities			
Community Housing Assistance Initiative.....	\$258,196.80	\$3,970.00	\$259,908.40
Total Public Facilities.....	\$258,196.80		\$259,908.40
Housing Activities			
DCS-Home Repair and Modifications.....	\$42,795.00		\$49,744.20
Housing Rehab Program (Including \$2,000 PI FFY08).....	\$77,000.00		\$60,000.00
Housing Rehab Management.....	\$20,000.00		\$20,000.00
Housing Development Revolving Loan Fund/Trust.....			\$100,000.00
Total Housing Programs.....	\$139,795.00		\$229,744.20
Special Economic Development Activities by a CBDO			
HCCEF - Child Care Tuition Reimbursement.....	\$36,000.00		\$36,000.00
HCCEF - Community Outreach - Empowerment.....	\$146,862.00		\$91,000.00
HCCEF - CAN/GNA/LPN Program (Renew).....	\$123,426.00		\$123,426.00
HCCEF - Child Care Training Scholarship Program.....	\$57,177.00		\$57,177.00
Total Special Economic Development	\$363,465.00		\$307,603.00
Public Services			
Bridges to Housing Stability (Formerly CCH) - Transitional Housing Leasing & Case Management.....	\$7,000.00		\$15,500.00
Howard County Recreation & Parks.....	\$36,207.00		\$35,000.00
DVC-Transitional Housing - Lease extension for 2 properties.....	\$20,700.00		\$15,539.00
DVC - Mental Health Assistance for Domestic Violence Victims.....	\$14,400.00		\$15,120.00
Grassroots - Emergency Motel Shelter.....	\$27,000.00		\$27,000.00
Grassroots - Route 1 Day Resource Center.....	\$35,000.00		\$35,000.00
DCS - Personal Care Program.....	\$32,490.00		\$32,261.80
CAC-North Laurel Multi-Service Center.....			\$40,554.00
Total Public Services.....	\$172,797.00		\$215,974.80
Totals.....	\$1,168,548.20	\$3,970.00	\$1,266,538.00

Public Service Cap.....	\$217,780.20
Requests.....	\$215,974.80
Admin Cap.....	\$253,307.60
Requests.....	\$253,307.60
Balance.....	\$0.00
Net Entitlement + PI Estimated.....	\$1,266,538.00
Total of All Activities.....	\$1,266,538.00
Balance.....	\$0.00

Notes

(A) Housing will utilize the allowed 20% for Planning and Administration.

(B) All Calculations based on FFY2010 Actual Entitlement Award



HOME Program Federal Fiscal Year 2010 Use of Funds

Entitlement for FFY2010	\$542,894.00
Match.....	\$101,792.62
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$644,686.62
American Dream Downpayment Initiative (ADDI).....	\$0.00
Program Administration = 10% of Entitlement (a)	\$54,289.40

Action Plan Project Descriptions	FFY 2009				FFY 2010				Total
	Home Entitlement	Match ^(b)	Program Income	ADDI Entitlement	Home Entitlement	Match ^(b)	Program Income	ADDI Entitlement	
Home Administration.....	\$54,584.70				\$54,289.40				
Rental Housing Development Subsidies	\$100,000.00								
CHDO set-aside (c).....	\$81,877.05				\$81,434.10				
Housing Initiative Program (Guilford Gardens Redevelopment).....	\$309,385.25				\$407,170.50				
Match from County SDLP, donations and other sources.....		\$115,992.49				\$101,792.62			
Totals	\$545,847.00	\$115,992.49		\$0.00	\$542,894.00	\$101,792.62		\$0.00	\$644,686.62

Notes

- (a) Housing will use 10% of the Entitlement + Program Income for Program Administration.
- (b) Required Match Obligation @ 25% of Entitlement
- (c) Required Set-Aside @ 15% of Entitlement

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal XVI. Opportunities for children and youth that increase healthy behaviors and improve academic success		
Project Title	Roger Carter / Hilltop After School Program		
Project Description:	This project will provide children and youth from low- to moderate-income families homework and tutoring assistance, computer instruction and educational programming, including nutritional food preparation for 40-50 children and youth in grades 1-12. Exposure to cultural activities, social skills enhancement and lifetime recreational experiences will also be part of the program.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: 3676 Fels Lane, Ellicott City, MD 21043	
Objective Number: SL-2	Project ID: 001
HUD Matrix Code: 05D	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Youth	Annual Units: 40-50
Local ID: 10CDBG-DRPRC	Units Upon Completion: 40-50

Funding Sources:

CDBG	\$35,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$35,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal X. Administer and monitor entitlement programs under the Consolidated Plan		
Project Title	CDBG Program Administration		
Project Description:	Provide for the administration and management of the Howard County Block Grant Program. This does not require an objective or outcome category.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: N/A	Project ID: 002
HUD Matrix Code: 21A	CDBG Citation: 570.206
Type of Recipient: Public 570.500(c)	CDBG National Objective: N/A
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: N/A	Annual Units: N/A
Local ID: 10CDBG-DHCPA	Units Upon Completion: N/A

Funding Sources:	
CDBG	\$253,307.60
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$253,307.60

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal I. Expand efforts to preserve and retain existing Housing Stock (also addresses Goals 3, 4, 7 and 9)		
Project Title	Community Housing Assistance Initiative		
Project Description:	This activity will allocate funds for property acquisition, disposition and rehabilitation in connection with the development of affordable housing and public facilities primarily for community based non-profits or the County. Funds may also be used for rental or carrying charges for community based non-profits or the County in connection with housing elderly, disabled or low- to moderate-income persons. This includes but is not limited to the provision of emergency and transitional housing, as well as group homes that aid in the prevention of homelessness.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 003
HUD Matrix Code: 01	CDBG Citation: 570.201(a)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208(a)(3)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Housing Units	Annual Units: 3
Local ID: 10CDBG-DHCCI	Units Upon Completion: 3

Funding Sources:

CDBG	\$259,908.40
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$259,908.40

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal I. Expand efforts to preserve and retain existing Housing Stock.		
Project Title	Housing Rehabilitation Program		
Project Description:	This program will be used to provide below market rate and deferred loans to homeowners, to repair their homes and meet covenant and County Code requirements.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 004
HUD Matrix Code: 14A	CDBG Citation: 570.202
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208(a)(3)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Housing Units	Annual Units: 5
Local ID: 10CDBG-DHCHP	Units Upon Completion: 5

Funding Sources:	
CDBG	\$60,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$60,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal I. Expand efforts to preserve and retain existing Housing Stock.		
Project Title	Housing Rehabilitation Management		
Project Description:	This project activity allocates funds for the management and coordination of activities associated with the Housing Rehabilitation Program.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 005
HUD Matrix Code: 14A	CDBG Citation: 570.202
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208(a)(3)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Housing Units	Annual Units:
Local ID: 10CDBG-DHCHP	Units Upon Completion:

Funding Sources:	
CDBG	\$20,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$20,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal XIV. Expand job training and micro enterprise development to include increased opportunities for the disabled and foreign born.		
Project Title	Child Care Tuition Reimbursement		
Project Description:	This program will provide for childcare assistance to income eligible and curricula eligible students. Completing certification and/or degree programs will allow eligible persons to increase self-sufficiency and possible homeownership.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 006
HUD Matrix Code: 05L	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 36
Local ID: 10CDBG-HCCCR	Units Upon Completion: 36

Funding Sources:

CDBG	\$36,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$36,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal XIV. Expand job training and micro enterprise development to include increased opportunities for the disabled and foreign born.		
Project Title	Community Outreach Empowerment Program (Employment Connection)		
Project Description:	This outreach program empowers low- and moderate-income individuals to obtain, retain employment and advance in employment in order to reach economic self-sufficiency. This project will provide a comprehensive package of services that are customized to fit the individual's needs and to better assist them in reaching their goals. Examples of some of the services include, but are not limited to computer training, resume writing, job coaching and interviewing techniques. The program also maintains a database of employers and coordinates efforts of clients to match their skills and experience with employer needs.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 007
HUD Matrix Code: 05H	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 176
Local ID: 10CDBG-HCCEC	Units Upon Completion: 176

Funding Sources:	
CDBG	\$91,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$91,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal XIV. Expand job training and micro enterprise development to include increased opportunities for the disabled and foreign born.		
Project Title	RENEW: A Nursing Career Ladder for Paraprofessionals to Professional		
Project Description:	This projects continues an innovative scholarship program that will provide low- and moderate-income individuals with a program that combines theory and clinical practice leading to completion and certification as a certified nursing/geriatric nurses assistant (CAN/GNA). Pre-requisite coursework is covered to prepare participants to enter the Licensed Practical Nursing Program. The program addresses both the family self-sufficiency issue as well as the nursing shortage.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 008
HUD Matrix Code: 05H	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 26
Local ID: 10CDBG-HCCRW	Units Upon Completion: 26

Funding Sources:	
CDBG	\$123,426.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$123,426.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal XIV. Expand job training and micro enterprise development to include increased opportunities for the disabled and foreign born.		
Project Title	Child Care Training for Senior Staff & Group Leaders		
Project Description:	This project provides scholarships to qualified candidates to become childcare center senior staff and group leaders. This will provide career advancement and increased economic opportunities.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 009
HUD Matrix Code: 05H	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 60
Local ID: 10CDBG-HCCCT	Units Upon Completion: 60

Funding Sources:	
CDBG	\$57,177.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$57,177.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal VI. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.		
Project Title	Transitional Housing		
Project Description:	The project will provide funding to a local non-profit provider of transitional housing for the provision of operating assistance within the County for several transitional housing units.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: SL-1	Project ID: 010
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 11
Local ID: 10CDBG-CCHCH	Units Upon Completion: 11

Funding Sources:	
CDBG	\$15,500.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$15,500.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal VI. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.		
Project Title	DVC-Project Safehouse		
Project Description:	The project will provide funding to a local non-profit provider serving victims of domestic violence and their families. Funds will be utilized to support the Residential Director position and to purchase ongoing security for one emergency shelter and one transitional shelter. This project will support the safety and well being of domestic violence victims.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: SL-1	Project ID: 011
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 2
Local ID: 10CDBG-DVCTH	Units Upon Completion: 2

Funding Sources:	
CDBG	\$15,539.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$15,539.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal VI. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.		
Project Title	DVC-Project Empowerment		
Project Description:	The project will provide funding to a local non-profit provider serving victims of domestic violence and their families. Funds will be utilized to pay for costs associated with the provision of mental health counseling.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: SL-1	Project ID: 012
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 65
Local ID: 10CDBG-DVCPE	Units Upon Completion: 65

Funding Sources:	
CDBG	\$15,120.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$15,120.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal VI. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.		
Project Title	Grassroots Emergency Motel Shelter		
Project Description:	The project will provide funding to a local non-profit provider serving homeless families. Funds will be utilized to pay for motel costs for temporary housing of homeless families. Families are provided a 2 week stay allowing time for intensive case management services to be provided as they seek a positive outcome to their housing crisis.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: SL-1	Project ID: 013
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Families	Annual Units: 250
Local ID: 10CDBG-GRSRW	Units Upon Completion: 250

Funding Sources:	
CDBG	\$27,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$27,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal VI. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.		
Project Title	Grassroots- Route 1 Day Resource Center		
Project Description:	The project will provide funding to a local non-profit for leasing and operating expenses associated with a day center where critical social and human services are provided to both sheltered and unsheltered homeless individuals.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: SL-1	Project ID: 014
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 168
Local ID: 10CDBG-GRSDR	Units Upon Completion: 168

Funding Sources:	
CDBG	\$35,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$35,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal VIII. Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize independence of seniors, promote aging in place and enable those persons with physical, mental and developmental disabilities to live as self-sufficiently and independently as possible in the community.		
Project Title	DCS – Personal Care Assistance and Related Services		
Project Description:	The project is an on-going effort to provide short-term assistance to elderly and disabled individuals experiencing a health crisis. Small grants are provided for a period not to exceed three months to assist with, but not limited to, personal care to individuals, chore services, assistance with dental and medical care, short term respite care for caregivers and assistive devices for the disabled. Funds were reduced from the prior year budget to stay within the 15% public service cap.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 015
HUD Matrix Code: 05B	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: People	Annual Units: 215
Local ID: 10CDBG-DCSPC	Units Upon Completion: 215

Funding Sources:

CDBG	\$32,261.80
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$32,261.80

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal I. Expand Efforts to Preserve and Retain Existing Housing Stock		
Project Title	DCS – Home Rehabilitation Repairs		
Project Description:	The project is a continuation effort to assist the elderly and disabled residents in the County to remain in their homes. With the emphasis on “aging in place” and the goal of assisting the seniors and the disabled to live as independently and self-sufficiently as possible this provides a vehicle to reach these goals. The project provides for minor repairs and modifications to the homes to make them more accessible.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 016
HUD Matrix Code: 14A	CDBG Citation: 570.202
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208.(a)(3)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Housing Units	Annual Units: 52
Local ID: 10CDBG-DCSHR	Units Upon Completion: 52

Funding Sources:	
CDBG	\$49,744.20
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$49,744.20

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal X. Administer and monitor entitlement programs under the Consolidated Plan.		
Project Title	Housing Development Revolving Loan Fund/ Trust Fund		
Project Description:	This project will be used to fund affordable housing preservation and production.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: DH-3	Project ID: 017
HUD Matrix Code: 01	CDBG Citation: 570.201(a)
Type of Recipient: 570.500(c)	CDBG National Objective: 570.208.(a)(3)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Housing Units	Annual Units: 10
Local ID: 10CDBG-10CDBG-DCSLF	Units Upon Completion: 10

Funding Sources:	
CDBG	\$100,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$100,00.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal V. Support the enhancement and development of crisis intervention programs to assist the working poor and others in need.		
Project Title	CAC-North Laurel Multi-Service Center		
Project Description:	CDBG funds will be used to cover a portion of the leasing costs associated with a public facility where crisis intervention and other human and social services will be provided to assist low and moderate income individuals and families living in the North Laurel/Savage area of Howard County.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	Affordability	<input type="checkbox"/> Sustainability

Location / Target Area 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: SL-1	Project ID: 021
HUD Matrix Code: 05	CDBG Citation: 570.201(e)
Type of Recipient: 570.500(c)	CDBG National Objective: 570.208.(a)(1)
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Persons	Annual Units: 1,150
Local ID: 10CDBG-CACNL	Units Upon Completion: 1,150

Funding Sources:	
CDBG	\$40,554.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$40,554.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal X. Administer and monitor entitlement programs under the Consolidated Plan.		
Project Title	HOME Program Administration		
Project Description:	This project provides for the administration and coordination of the HOME Program. It does not require an objective or outcome category.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: N/A	Project ID: 018
HUD Matrix Code: 21H	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: N/A	Annual Units: N/A
Local ID: 10HOME-DHCPA	Units Upon Completion: N/A

Funding Sources:	
CDBG	
ESG	
HOME	\$54,289.40
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$54,289.40

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal I. Expand efforts to preserve and retain existing Housing Stock. It also addresses Goals II and III.		
Project Title	CHDO Set-aside		
Project Description:	The County's CHDO's will use these funds for eligible CHDO activities that increase and retain affordable housing in the County. The program funds will be used for acquisition and new construction of affordable housing and/or to purchase and rehabilitate existing properties to increase homeownership and/or rental opportunities for income eligible families.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 019
HUD Matrix Code: 14G	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Housing Units	Annual Units: 2
Local ID: 10HOME-IHOSA	Units Upon Completion: 2

Funding Sources:

CDBG	
ESG	
HOME	\$81,434.10
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$81,434.10

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal II. Increase affordable housing through Home Ownership Assistance. Goal III. Expand the supply of affordable rental housing.		
Project Title	Monarch Mills Project		
Project Description:	Monarch Mills (formerly known as Guilford Gardens) is an existing 100 unit affordable community. Built approximately 30 years ago, it is in poor physical condition due to many years of delayed maintenance and is continuing to deteriorate. The redevelopment strategy includes the phased demolition of existing units to be replaced by a 269 unit, mixed-income, multigenerational community encompassing approximately 17 acres. The estimated project cost is \$43,000,000 and will utilize a variety of funding sources including Low Income Housing Tax Credits (LIHTC), FHA 221(d) 4 and a combination of State and Federal grants in addition the proposed HOME funds. The project will be owned by Monarch Mills, LP, managed by Shelter Properties, LLC and Harkins Builders will serve as the General Contractor.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 020
HUD Matrix Code: 12	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: Housing Units	Annual Units: 88
Local ID: 10HOME-DHCHL	Units Upon Completion: 269

Funding Sources:

CDBG	.....
ESG	.....
HOME	\$407,170.50
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$407,170.50

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

Appendix C. Citizen Participation

The Citizen Participation Plan was last revised on December 12, 2005. No additional revisions/updates are proposed for the upcoming program year. The following schedule outlines the process that is observed for soliciting proposals and general development of the FFY 10 Action Plan.

FFY10 Action Plan Schedule

Dec. 31, 2009	RFP and Notice of Public Hearing Published
Jan. 14, 2010	Public Hearing #1 (Providers)
Feb. 5, 2010	RFP Submission Deadline
Feb. 22, 2010	Grant Review Committee Discussions
Feb. 25, 2010	Applications Review with Housing and Community Development Board (HCD)
March 1, 2010	Conditional Selection/Rejection Letters to Applicants
March 17, 2010	Presentation of Draft Action Plan to HCD Board
March 19, 2010	Preliminary Action Plan 30-day public comment period begins
April 5, 2010	County Council Resolution regarding Action Plan introduced
April 19, 2010	County Council Hearing on Action Plan – (Public Hearing #2)
April 19, 2010	30-Day public comment period ends
April 20, 2010	HCD Board to vote on Action Plan submission – (Public Hearing #3)
May 3, 2010	County Council votes on resolution regarding Action Plan (final consideration)
May 17, 2010	Final Action Plan due to HUD and delivered to County libraries
July 1, 2010	Action Plan Approval and CDBG/HOME Grant Awards

Public Hearings/Comments

- (1) On January 14, 2010, a public hearing was held during business hours to accommodate non-profit providers. Twenty-one persons representing 15 different service providers were in attendance as well as various staff from Howard County Housing including the Grants Administrator, Grants Support Specialist and Director. During the hearing the Grants Administrator reviewed the Action Plan process, tentative schedule and entertained questions from the group.
- (2) Public Hearings were held on April 19th before the Howard County Council and April 20th at the Joint meeting of the Housing and Community Development Board and the Howard county Housing Commission. No public comments were offered and none were received in writing on or before the published deadline.